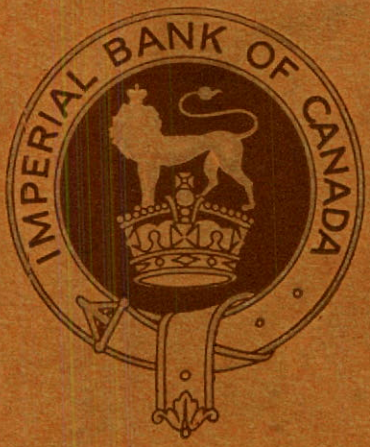

IMPERIAL BANK OF CANADA

FIFTY-FIFTH
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
NOVEMBER 27th
1929

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Imperial Bank of Canada

Head Office: Toronto

Established 1875

CAPITAL AUTHORIZED .	$10,000,000.00
CAPITAL PAID UP . .	7,000,000.00
RESERVE FUND . .	**8,000,000.00**

Fifty-Fifth Annual Report
1929

Imperial Bank of Canada

ESTABLISHED 1875

CAPITAL (AUTHORIZED) - - - - - - - -	$10,000,000.00
CAPITAL (PAID UP) - - - - - - - - -	7,000,000.00
RESERVE FUND - - - - - - - - -	8,000,000.00

DIRECTORS

PELEG HOWLAND.....PRESIDENT
SIR JAMES WOODS.....VICE-PRESIDENT

J. F. MICHIE — FRANK A. ROLPH — R. S. WALDIE
G. C. HEINTZMAN — J. W. HOBBS — WALTER C. LAIDLAW
JOHN A. NORTHWAY — A. E. PHIPPS — G. H. AIKINS, K.C. (Winnipeg)
H. E. SELLERS (Winnipeg)

HEAD OFFICE, TORONTO

A. E. PHIPPS, GENERAL MANAGER
H. T. JAFFRAY, ASSISTANT GENERAL MANAGER
W. G. MORE, SECRETARY AND SUPERINTENDENT OF BRANCHES
R. S. CLARK, GENERAL SUPERVISOR
A. L. OGDEN, CHIEF INSPECTOR
G. D. RITCHIE, WESTERN SUPERINTENDENT (Winnipeg)

SUPERVISORS

E. K. BOULTBEE — H. C. HOUSTON
B. E. HOWARD — P. H. JONES
W. G. LAIRD

INSPECTORS

A. C. ROME — R. CARSON — P. W. PAIN
H. RILEY — R. M. VIRTUE

BRANCHES

PROVINCE OF ONTARIO

TORONTO—

WELLINGTON & LEADER LANE (HEAD OFFICE)	A. R. MARTIN	Manager
	E. N. BATE	Assistant
ADELAIDE & VICTORIA STS.	R. G. WILKINSON	"
BATHURST & DUPONT STS.	G. R. MURTON	"
BAY & TEMPERANCE STS.	W. BOURKE	"
BLOOR & BATHURST STS.	K. G. MIGHT	"
BLOOR & DURIE STS.	A. STIRLING	"
BLOOR ST. & LANSDOWNE AVE.	J. W. WILLIS	"
CHURCH ST.	W. WALLACE	"
DANFORTH & CARLAW AVES.	D. N. WRIGHT	"
DAVISVILLE	A. H. WILSON	"
DUNDAS & BLOOR STS.	S. S. JONES	"
DUNDAS & JARVIS STS.	A. T. SMITH	"
EGLINTON AVE. & MOUNT PLEASANT ROAD	C. G. GREEN	"
KING & BAY STS.	W. M. SELLENS	"
	A. H. SEGUIN	Assistant
KING & MARKET STS.	H. A. INGLIS	"
KING & SHERBOURNE STS.	E. J. CASE	"
KING ST. & SPADINA AVE.	W. H. COGHILL	"
KING & YORK STS.	E. H. ANDERSON	"
KINGSTON ROAD & BALSAM AVE.	J. B. ATKINS	"
MONARCH PARK & DANFORTH AVES.	H. T. BEATY	"
OAKWOOD AVE. & ROGERS RD.	T. M. SUTTON	"
PAPE & SAMMON AVES.	B. B. VALE	"
QUEEN & BATHURST STS.	J. M. HOUSTON	"
QUEEN ST. & CARLAW AVE.	M. R. McKEE	"
QUEEN ST. & KINGSTON RD.	E. F. H. BADKE	"
QUEEN ST. & RONCESVALLES AVE.	H. A. CROSS	"
RUNNYMEDE & ANNETTE STS.	W. H. GREEN	"
ST. CLAIR & BOON AVES.	W. W. FIELD	"
SILVERTHORNE AVE. & ROGERS RD.	M. J. GOULD	"
WEST TORONTO	W. E. CUSLER	"
WELLESLEY & SHERBOURNE STS.	K. H. LOVE	"

TORONTO—*(Cont.)*		
WOODBINE & SAMMON AVES	A. D. LEWIS	Manager
YONGE & ANN STS	G. R. MURTON	"
YONGE & BLOOR STS	J. B. PRIESTMAN	"
YONGE & QUEEN STS	J. F. SCARTH	"
AMHERSTBURG	C. A. CUDDY	"
AURORA	R. R. BROWN	"
BELWOOD	G. McNEE	"
BOLTON	C. C. CASE	"
BRANTFORD	C. G. ROYDS	"
CALEDON EAST	(Sub Branch to Bolton)	
CALEDONIA	M. G. COBURN	"
CHATHAM	T. R. JONES	"
COBALT	F. C. TROTT	"
COCHRANE	A. W. BARLOW	"
CONNAUGHT STATION	(Sub Branch to Timmins)	
COTTAM	W. J. GOLDEN	"
CRAMPTON	(Sub Branch to Ingersoll)	
CRYSTAL BEACH	(Sub Branch to Ridgeway)	
ENGLEHART	E. T. CUTTLE	"
ESSEX	H. M. McKENZIE	"
FERGUS	F. T. KYLE	"
FONTHILL	G. L. GORDON	"
FORT WILLIAM	J. W. THOMSON	"
GALT	H. ROBARTS	"
GOLD PINES (Rolling Portage P.O.)	K. N. ALLAN	"
GORMLEY	(Sub Branch to Aurora)	
HAMILTON	F. S. GLASSCO	"
HARROW	N. B. CUMMINS	"
HEARST	J. CAMPION	Acting
HUMBERSTONE	F. R. WILSON	"
INGERSOLL	A. O. MURRAY	"
JORDAN	(Sub Branch to Vineland)	
KAPUSKASING	J. D. PATTERSON	"
KENORA	A. M. OWEN	"
KETTLEBY	(Sub Branch to Schomberg)	
KIRKLAND LAKE	C. L. GRISDALE	"
KITCHENER	J. B. THOMPSON	"
LEASIDE	T. GRIEVE	"
LISTOWEL	M. R. HAY	"
LONDON	I. K. JOHNSTON	"
MATHESON	R. E. TRACY	"
NASHVILLE	(Sub Branch to Bolton)	
NEW LISKEARD	J. H. McCAW	"
NEWMARKET	F. H. HEWSON	"
NEW TORONTO	C. W. TEEPLE	"
NIAGARA FALLS	P. B. REEVE	"
" QUEEN ST	D. HUGHES, Jr.	"
" SOUTH	J. H. ARKELL	"
NIAGARA-ON-THE-LAKE	G. S. BALL	"
NOBLETON	(Sub Branch to Bolton)	
NORTH BAY	L. T. CHARLTON	"
OTTAWA	J. D. HOOD	"
PALGRAVE	(Sub Branch to Bolton)	
PORT ARTHUR	C. G. T. HARCOURT	"
PORT COLBORNE	E. J. BAKER	"
" EAST SIDE	(Sub Branch to Port Colborne)	
PRESTON	T. R. RICHARDSON	"
QUEENSTON	(Sub Branch to St. Davids)	
RICHARDS LANDING	(Sub Branch to Sault Ste. Marie)	
RICHMOND HILL	J. A. GROSKURTH	"
RIDGEWAY	C. A. HAMILTON	"
ST. CATHARINES	J. A. FORSTER	"
" EAST END	D. G. P. FORBES	"
" MARKET	A. F. ROBERTSON	"
ST. DAVIDS	A. T. MINNIS	"
ST. THOMAS, EAST END	H. W. SCARFF	"
" WEST END	M. A. RICHARDSON	"
SANDWICH	E. B. REYNOLDS	"
SAULT STE. MARIE	JAS. WALKER	"
" GORE & QUEEN STS	G. C. DUNLOP	"
" JAMES ST	(Sub Branch to Gore and Queen)	
SCHOMBERG	W. R. RODGER	"
SIOUX LOOKOUT	J. A. HODDER	"
SOUTH PORCUPINE	C. A. KEHOE	"
SOUTH WOODSLEE	A. L. SONLEY	"
STAMFORD	C. W. GRIME	"
SUDBURY	H. C. SCARTH	"
THESSALON	W. McGUIRE	"
THOROLD	G. R. NELLES	"

TIMMINS	D. SUTHERLAND	Manager
VINELAND	E. H. COLEMAN	"
WALKERVILLE	W. T. CARTHEW	"
" TECUMSEH ROAD	H. J. ARBUCKLE	"
WELLAND	J. H. ROLPH	"
WINDSOR	G. J. LACKNER	"
WOODSTOCK	L. R. LLOYD	"

PROVINCE OF QUEBEC

DOLBEAU	S. McCUTCHEON	Manager
MONTREAL	A. R. B. HEARN	"
	G. S. THOMPSON	Assistant "
NORANDA	J. MacLENNAN	"
QUEBEC	G. F. C. LOVE	"

PROVINCE OF MANITOBA

BRANDON	J. A. WETMORE	Manager
GIMLI	(Sub Branch to Riverton)	
PORTAGE LA PRAIRIE	H. J. MORGAN	"
RIVERTON	H. M. SAMPSON	"
SLAVE FALLS	(Sub Branch to Winnipeg)	
WINNIPEG	A. D. DUNCAN	"
	J. F. MacKAY	Assistant "
" ARLINGTON ST. & WESTMINSTER AVE	J. MacGREGOR	"
" NORTH END	W. M. PORTER	"
" ST. VITAL	R. MAVOR	"

PROVINCE OF SASKATCHEWAN

BALGONIE	J. CURRIE	Manager
BROADVIEW	V. J. MANN	"
CANWOOD	P. R. CARTER	"
DAFOE	J. C. B. WILLIAMSON	"
DELMAS	(Sub Branch to North Battleford)	
DENHOLM	(Sub Branch to North Battleford)	
EDENWOLD	(Sub Branch to Balgonie)	
FIELDING	A. MacMILLAN	"
FORT QU'APPELLE	H. WILLSON	"
HAGUE	D. C. HOWELL	"
HANDEL	R. S. McCLAY	"
HEPBURN	M. E. A. MARSHALL	"
KELFIELD	(Sub Branch to Handel)	
LAIRD	A. FRIESEN	"
LEBRET	(Sub Branch to Fort Qu'Appelle)	
MAYMONT	H. B. McLEISH	"
McLEAN	(Sub Branch to Balgonie)	
MOOSE JAW	JOHN THOMSON	"
NORTH BATTLEFORD	F. R. MUIR	"
PIAPOT	C. C. FAWCETT	"
PRINCE ALBERT	S. N. DAVIDSON	"
REGINA	W. L. GILLILAND	"
ROSTHERN	G. S. REMPEL	"
RUDDELL	E. REBURN	"
RUTHILDA	(Sub Branch to Springwater)	
SASKATOON	F. W. SCRIMES	"
SPRINGWATER	D. MELDRUM	"
WALDHEIM	(Sub Branch to Hepburn)	
WILKIE	W. P. GRAHAM	"
WISHART	(Sub Branch to Wynyard)	
WYNYARD	J. B. BLACK	

PROVINCE OF ALBERTA

ATHABASCA	J. F. PERCIVAL	Manager
BANFF	W. V. GODDARD	"
CALGARY	A. H. WEAVER	"
" EAST END	G. I. B. BELL	"
DAYSLAND	J. BURGOYNE	"
ECKVILLE	(Sub Branch to Sylvan Lake)	
EDBERG	MARK COOK	"
EDMONTON	G. R. F. KIRKPATRICK	"
	L. S. MacKERSY	Assistant "
" NORWOOD BOULEVARD	W. P. GRAHAM	"
" SOUTH	W. A. PATTERSON	"
" WEST	H. W. HARRISON	"

EDSON	J. G. DEACON	Manager
FERINTOSH	A. S. ROSENROLL	"
GRANDE PRAIRIE	J. A. G. CLOKIE	"
JASPER	J. M. KINNEAR	"
MAYERTHORPE	(Sub Branch to Sangudo)	
MEETING CREEK	(Sub Branch to Edberg)	
MILLET	J. A. ENGLISH	"
NEW NORWAY	J. A. BLACK	"
REDCLIFF	A. McKENZIE	"
RED DEER	J. BALLANTYNE	"
ROCKY MOUNTAIN HOUSE	P. C. ROUTLEDGE	"
SANGUDO	J. W. McDIARMID	"
SYLVAN LAKE	F. L. APPLETON	"
TROCHU	J. D. MacGILLIVRAY	"
WETASKIWIN	H. W. WRIGHT	"

PROVINCE OF BRITISH COLUMBIA

CHASE	H. J. HAYLOCK	Manager
CRANBROOK	W. R. GRUBBE	"
CRESTON	C. W. ALLEN	"
FERNIE	H. L. REID	"
FIELD	F. W. CUMMINS	"
GOLDEN	L. F. A. JOHNSTONE	"
INVERMERE	A. ASHWORTH	"
MICHEL	(Sub Branch to Natal)	
NATAL	G. B. TURNER	"
NELSON	J. H. D. BENSON	"
REVELSTOKE	W. K. WICKENS	"
VANCOUVER	J. M. LAY	"
	J. R. HENLEY	Assistant
" FAIRVIEW	K. ANDERSON	"
" HASTINGS & ABBOTT STS.	F. B. THOMSON	"
VICTORIA	A. R. GREEN	"

Imperial Bank of Canada

Principal Agents and Correspondents

CANADA	Bank of Montreal
GREAT BRITAIN AND IRELAND	Lloyds Bank Limited District Bank Limited The Commercial Bank of Scotland Limited The Munster & Leinster Bank Limited Northern Bank Limited
BELGIUM	Lloyds & National Provincial Foreign Bank Limited
FRANCE	Lloyds & National Provincial Foreign Bank Limited
GERMANY	Darmstädter und Nationalbank, K.a.A. Dresdner Bank
HOLLAND	Rotterdamsche Bankvereeniging
ITALY	Banca Commerciale Italiana
NORWAY	Bergens Privatbank
SWITZERLAND	Lloyds & National Provincial Foreign Bank Limited
UNITED STATES	NEW YORK—Bank of Manhattan Trust Company International Acceptance Bank Inc. Guaranty Trust Co. of New York Irving Trust Company Equitable Trust Co. of New York National City Bank of New York BOSTON—National Shawmut Bank of Boston First National Bank of Boston BUFFALO—Marine Trust Company of Buffalo CHICAGO—First National Bank of Chicago Continental Illinois Bank & Trust Co. CLEVELAND—Union Trust Company DETROIT—First National Bank in Detroit DULUTH—First & American National Bank MINNEAPOLIS—First National Bank NIAGARA FALLS, N.Y.—Niagara Falls Trust Co. PHILADELPHIA—Philadelphia National Bank First National Bank PITTSBURGH—Bank of Pittsburgh, N.A. PORTLAND—United States National Bank SAN FRANCISCO—Wells Fargo Bank & Union Trust Company SEATTLE—First Seattle Dexter Horton National Bank ST. PAUL—First National Bank of St. Paul
CHINA AND JAPAN	Hongkong & Shanghai Banking Corporation
AUSTRALIA NEW ZEALAND TASMANIA	Bank of New South Wales Union Bank of Australia Limited
SANDWICH ISLANDS	Yokohama Specie Bank Limited Bank of Hawaii Limited
SOUTH AFRICA	Standard Bank of South Africa Limited
INDIA	Lloyds Bank Limited

Imperial Bank of Canada

PROCEEDINGS

OF THE

FIFTY-FIFTH ANNUAL GENERAL MEETING OF THE SHAREHOLDERS

Held at the Banking House of the Institution in Toronto, on Wednesday, 27th November, 1929.

The Fifty-Fifth Annual General Meeting of the Imperial Bank of Canada was held at the Head Office of the Bank in Toronto, on Wednesday, 27th November, 1929.

Amongst those present were:—Wm. Ainslie (Hamilton), Jas. W. Bain, K.C., A. E. Beck, E. C. Burton (Port Perry), A. Bicknell, K.C., H. C. Boomer, E. K. Boultbee, A. S. Chapin, L. G. Christie, A. R. Capreol, Wm. Charles, A. B. Cayley, W. M. Douglas, Ven. Archdeacon Doherty, H. W. Evans, W. J. Fleury, A. E. Ferrie, J. W. Gillbard, F. H. Gooch, J. J. Gibbons, P. Howland, W. Howland, J. Hadden, H. C. Houston, G. C. Heintzman, H. T. Jaffray, A. M. M. Kirkpatrick, G. D. Kirkpatrick, G. G. LeMesurier, W. Langley, E. B. Leroy, F. E. Luke, Chas. E. Lee, W. H. Lamont, W. C. Laidlaw, Allan McPherson (Orillia), C. S. MacDonald, W. A. Medland, W. B. Maclean, I. McMaster, D. G. MacLean, Prof. McLennan, W. J. Medland, Col. Michie, W. G. More, J. A. Northway, J. Ogle, A. L. Ogden, Rev. T. W. Paterson, P. A. Perry, G. A. Peters, H. B. Patton, A. E. Phipps, A. T. Read (Aldershot), R. Ross, A. Rankin, F. A. Rolph, A. C. Rome, H. T. Riley, D. M. Robertson, E. A. Smith, G. B. Strathy, C. W. Scott,

G. P. Shaw, Chas. Swabey, K.C., H. E. Sellers, H. W. Scarff, E. M. Saunders, H. F. Vigeon, R. S. Waldie, Sir J. Woods, T. L. Walker, E. C. F. Wood, T. H. Wood, G. B. Woods, J. Watt.

The Chair was taken by the President, Mr. Peleg Howland, who read the Notice calling the meeting. Mr. W. G. More was appointed to act as Secretary of the meeting and Mr. Alfred Bicknell, K.C., and Mr. A. E. Ferrie were appointed Scrutineers.

The Minutes of the last Annual Meeting were taken as read and were confirmed.

The Directors' Report and Annual Statement were read by the Secretary as follows:

REPORT

The Directors have pleasure in presenting to the Shareholders the Fifty-Fifth Annual Report and Balance Sheet of the affairs of the Bank as on 31st October, 1929, together with Statement of Profit and Loss Account showing the result of the operations for the year.

The balance at credit of Profit and Loss Account brought forward from last year was..	$ 619,902.11
Profits for the year ended 31st October, 1929, after deducting charges of management, Auditors' fees and interest due depositors, and after making full provision for bad and doubtful debts and for rebate on bills under discount were	1,561,561.89
Making a total at credit of Profit and Loss of	$2,181,464.00

This amount has been appropriated as follows:—	
Dividends at the rate of 12% per annum....	$ 840,000.00
Bonus of 1% for the year.....	70,000.00
Annual Contribution to Officers' and Employees' Pension and Guarantee Funds....	42,500.00
Written off Bank Premises.....	350,000.00
Dominion Government and other Taxes paid and reserved.....	160,000.00
Balance of Account carried forward.....	718,964.00
	$2,181,464.00

During the year Branches of the Bank were opened at Pape Avenue and Sammon Avenue, Woodbine Avenue and Sammon Avenue, and Dundas Street and Jarvis Street, all in the City of Toronto, also at New Toronto, East Side Port Colborne and at Sudbury, in the Province of Ontario; at Slave Falls, Manitoba, and at Wishart and Delmas in the Province of Saskatchewan. The Branches at Big Valley, Alberta, and Elk Lake, Ontario, have been closed.

It is with deep regret that your Directors record the death on 28th February, 1929, of Sir James Aikins, who became a Director in 1914 and had been chief counsel of the Bank in Winnipeg and Western Canada since inception of the Bank's Branch in Winnipeg in 1881. His place on the Board has been filled by the appointment of his son, Mr. G. H. Aikins, K.C., of Winnipeg.

Exercising the power conferred upon them, your Directors have deemed it advisable to increase the number of the Board to twelve and Mr. A. E. Phipps, General Manager of the Bank, and Mr. H. E. Sellers of Winnipeg have been elected Directors. Your confirmation of all of these appointments is requested.

The Head Office and Branches of the Bank have received their usual careful inspection during the year and the Auditors appointed by you have also made their examinations as required by law. Their report and certificate is attached to the Balance Sheet. Under the Bank Act a change will require to be made this year in one of the Auditors.

The Directors have again much pleasure in testifying to the satisfactory manner in which the various officers of the Bank have discharged their respective duties.

All of which is respectfully submitted.

PELEG HOWLAND,

Toronto, November 26th, 1929. *President.*

PROFIT AND LOSS ACCOUNT

31st OCTOBER, 1929

Dividends Nos. 154, 155, 156 and 157, at the rate of 12% per annum	$840,000	
Bonus of 1% payable November 1st, 1929	70,000	
		$910,000.00
Contribution to Officers' Guarantee Fund		2,500.00
Contribution to Officers' Pension Fund as per By-Law No. 33		40,000.00
Written off Bank Premises		350,000.00
DOMINION GOVERNMENT AND OTHER TAXES, including tax paid on Circulation and Reserve for Income Tax		160,000.00
Balance of Account carried forward		718,964.00
		$2,181,464.00

Balance at credit of account Oct. 31st, 1928, brought forward	$	619,902.11
Profits for the year ended 31st October, 1929, after deducting charges of management, auditors' fees and interest due depositors, and after making provision for bad and doubtful debts and for rebate on bills under discount		1,561,561.89
		$2,181,464.00

RESERVE FUND

Balance at Credit of Account October 31st, 1929 ..... $8,000,000.00

PELEG HOWLAND,
President

A. E. PHIPPS,
General Manager

FIFTY-FIFTH ANNUAL

31st October

LIABILITIES

Notes of the Bank in circulation		$ 10,117,078.00
Deposits not bearing interest	$26,878,938.03	
Deposits bearing interest, including interest accrued to date of Statement	96,026,513.72	
		122,905,451.75
Balances due to other Banks in Canada	$ 2,586,711.70	
Due to Banks and Banking Correspondents in the United Kingdom	40,758.01	
Due to Banks elsewhere than in Canada and the United Kingdom	1,213,875.32	
Letters of Credit Outstanding	1,716,297.96	
		5,557,642.99
Total Liabilities to the Public		$138,580,172.74
Capital Stock paid in	$ 7,000,000.00	
Reserve Fund Account	8,000,000.00	
Dividend No. 157 (payable 1st November, 1929) for three months at the rate of 12% per annum	210,000.00	
Bonus of 1% payable 1st November, 1929	70,000.00	
Unclaimed Dividends	1,649.75	
Balance of Profit and Loss Account carried forward	718,964.00	
		16,000,613.75
		$154,580,786.49

AUDITORS' REPORT TO SHAREHOLDERS

We report to the Shareholders of the Imperial Bank of Canada:—

That we have audited the above Balance Sheet as at October 31st, 1929, and compared it with the books and vouchers at Head Office and with the certified returns from the Branches. We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

In our opinion the Balance Sheet discloses the true condition of the Bank, and is as shown by the books of the Bank.

The above Balance Sheet does not include money which has been set aside by the Shareholders from time to time for the purpose of a Pension Fund.

A. B. Shepherd, C.A.
of Peat, Marwick, Mitchell & Co.

A. W. Cole, C.A.
of Macintosh, Cole & Robertson.

Toronto, November 20th, 1929.

BALANCE SHEET

1929

ASSETS

Current Coin held by the Bank	$ 981,828.11	
Dominion Government Notes	8,362,185.00	
United States and other Foreign Currencies	112,494.89	
		$ 9,456,508.00
Deposit in the Central Gold Reserves		3,250,000.00
Deposit with the Minister for the purposes of the Circulation Fund		363,583.65
Notes of other Banks		578,460.00
Cheques on other Banks		11,629,554.67
Balances due by other Banks in Canada		613,022.26
Due from Banks and Banking Correspondents in the United Kingdom		61,450.20
Due from Banks and Banking Correspondents, elsewhere than in Canada and the United Kingdom		259,488.27
		$ 26,212,067.05
Dominion and Provincial Government Securities not exceeding market value	$16,479,242.63	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value	4,459,052.63	
Railway and other Bonds, Debentures and Stocks, not exceeding market value	217,609.09	
		21,155,904.35
Loans to Provincial Governments	$ 17,970.54	
Loans to Cities, Towns, Municipalities and School Districts	6,609,325.03	
Call and Short (not exceeding thirty days) Loans in Canada on Stocks, Debentures and Bonds, and other Securities of a sufficient marketable value to cover	11,171,454.20	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on Stocks, Debentures and Bonds, and other Securities of a sufficient marketable value to cover	750,000.00	
		18,548,749.77
Other Current Loans and Discounts in Canada (less rebate of interest), after making full provision for all bad and doubtful debts		80,034,841.00
Non Current Loans, estimated loss provided for		116,610.05
Real Estate other than Bank premises		118,929.60
Mortgages on Real Estate sold by the Bank		569,746.82
Bank Premises, at not more than cost, less amounts written off		5,963,724.63
Liabilities of Customers under Letters of Credit as per contra		1,716,297.96
Other Assets not included in the foregoing		143,915.26
		$154,580,786.49

PELEG HOWLAND,
President

A. E. PHIPPS,
General Manager.

THE CHAIRMAN: Unfortunately it has become the custom for some of us to make a few remarks before moving the adoption of the Report.

THE PRESIDENT'S ADDRESS

Time has gone quickly, another year has passed, and your Directors have pleasure in presenting you with another annual statement in which the efforts of the management show satisfactory results.

The profits are larger than last year, and have permitted the usual dividend and bonus, a further provision for the adjustment of Bank Premises Account, the other usual deductions, and the carrying forward of a considerably larger balance than last year.

During the year the demand for money has been persistent for commercial and industrial purposes, and for stock loans and later for the carrying of grain stocks, with consequent stiffening of rates in Canada, though considering conditions these have been at all times moderate. These conditions, together with the abnormal rates obtained on Call loans in New York when funds were available for use there, have had their effect which is reflected in our statement, and doubtless will be also in those of the other banks when they appear.

While as I have said the conditions prevailing have of necessity resulted in profit, it is to be regretted that the accumulation of notice deposits in Canada has not kept pace with the demand for money and that in consequence the percentage of loans to deposits is in excess of what is desirable. Unquestionably, the lure of speculation has diverted much of the savings of the public into hazardous ventures. It is believed that recent events will tend to correct this.

It is gratifying to be able to mention here that notwithstanding the speculative lure the sale of Life Insurance has increased, indicating a thrifty desire on the part of the same public to provide for the future of its dependents.

As to the situation in Canada: up to this time, speaking generally business has been active. There has been sufficient turnover in the various distributing businesses to

warrant the conclusion that it has been done with profit. Building and contracting has been active. Expenditure of a public nature on roads, schools and so forth has been large. Railroads have made and are continuing to make extensions and improvements. The products of the mines have been in excess of those of last year. The production and export of pulp and newsprint has been large. The expenditure of those that have actually or seemingly profited by their ventures in the stock market has been free and has no doubt had an effect on the mode of living of those with whom they have come in contact, with resultant demand for luxuries. The Dominion net debt has been further reduced, offset again to an extent at least by indirect obligations incurred by the National Railway.

The field crops in Canada have this year been very disappointing, with the exception of those in Quebec and the Maritime Provinces and of the Fall wheat in the Province of Ontario. Harvesting has, however, been accomplished under almost ideal conditions; the lack of rain though has affected the yield of roots and the condition of pastures and delayed the preparation of the land for the next crop. The return to the farmer will be benefited by the economical harvesting and the quality of his wheat, which is much better than it was last year.

Much of the grain, though, has not gone out of the country as in former years, and the volume of our exports has been affected thereby, as doubtless has that of our imports, by our free living, so that the visible balance of trade is turning against us, and in spite of the large expenditure of tourists the invisible balance is also against us, for foreign exchanges, as this is written, are much beyond the gold shipping point; a condition which if continued must bring about further stringency in the money market, to be corrected by reduced imports, increased exports, or the selling of securities abroad.

While it is reasonable to expect that there will be little curtailment in most of the activities I have mentioned above, the short crop must of necessity have some influence on business and the consumption of goods. Already the transportation companies and collateral interests have been affected. The recent slumps in the stock markets too (while not an actual loss of capital to the country except where the

speculation has occurred in exchange markets outside the country) will curtail some of the free spending to which reference has been made, so that I feel that there will be some slackening in trade at least for a period.

Great Britain continues to be the chief market for the products of our fields. While reports would indicate that there is a gradual improvement in general conditions there, they are still far from satisfactory, the number of unemployed being very great, with little prospect of relief from emigration. Efforts are being made to find some means to increase her trade within the Empire, which if accomplished without sacrifice of the interests of the Dominions is greatly to be desired.

Her relations with Russia are being resumed. There is an opinion I think in Canada that undue risks are being taken in the hope of obtaining enlarged markets for goods, but doubtless it ill becomes us to criticize when not affected directly. Any improvement in the affairs of the Mother Country must in a degree be reflected here. Her prosperity is of vital interest to us.

The present British Government is very laudably anxious to further the Peace of the world and the recent visit of Premier Macdonald to the United States and his enthusiastic reception there will, it is hoped, make still more cordial the relations between that country and Great Britain, and have its effect on the results of the Naval Disarmament Conference to be held in London in January.

In the United States conditions as to speculation have been similar to our own, but if anything more intensified. Their grain crops are short, but their crops generally are more diversified than ours, and have not the same proportionate shortage that has occurred with us, so that while it may be that there will be some slackening in their business activities it is not probable that there will be any lessening of their demand for such commodities as we supply them, unless interfered with by tariff legislation. The bill revising their tariff has failed to pass their Senate this session. If it is passed eventually and contains important increases in the duties on some of the products which we export to that country it is hoped that no legislation the object of which is solely retaliatory will be enacted by Canada.

These two countries, the United Kingdom and the United States, are those with which most of Canada's trade lies. The consumption by the United States of our wood products and paper has made her our greatest customer, and our combined trade, imports and exports, with her for the twelve months ending on the 30th of last September was in excess of our combined trade with all the rest of the world. This enormous business must be of benefit to both countries, and it is to be hoped that nothing will occur to interfere with it.

There seems to be some improvement in the affairs of the nations of Continental Europe but little encouragement of freer trade intercourse by the removal of tariff obstructions, though a United States of Europe has been mooted. There is unrest in many other parts of the world, with in some cases, as in China, actual warfare. Let us hope that an early improvement may come soon everywhere. We are now trading with nearly all parts of the world, and its prosperity generally must have its effect on us.

As to ourselves, it may be that there will be some short-while setback in our advancement, but it can not last for very long, and would be probably good for us after our recent efforts to get rich quick.

I am glad to say that the Bank has held its own as compared with others during the past year, and can show some growth. Some branches have been opened, and some salient sites secured more particularly in the City of Toronto, the benefit from which is expected to accrue in the future.

Notwithstanding short crops and such drawbacks, the opinions of the Branch Managers as expressed in their annual letters on conditions are optimistic for the coming year.

I regret to have to report the death during the year of our Winnipeg director, Sir James Aikins. He was a man of marked ability, and will be much missed. We had the pleasure of listening to a stimulating short address by him at the last annual meeting. The vacancy has been filled by the appointment of his son, G. H. Aikins, K.C., who I am satisfied will give very valuable service to the Bank.

Your Directors have thought it well also to avail themselves of the authority given them some time ago to add two

more to their number, and have appointed Mr. H. E. Sellers, also of Winnipeg, to a place on the Board. He is a young man of many business interests and much promise, and will also prove of value to the Bank. The third addition to the Board is our General Manager, Mr. A. E. Phipps. It has become the custom with Canadian Banks that the General Manager shall have a seat on the Board and I know none more deserving of such an appointment than ours. In consequence of these appointments and the increasing service and responsibility of the Directors as the Bank grows we are coming to you with a request for an addition to the sum annually appropriated for their remuneration. An amendment to the By-law will be submitted for your approval.

The law requires that one of your Auditors retires every two years—accordingly you will be asked to appoint Mr. McClelland to replace Mr. Cole. Mr. McClelland has already proved his capability as your Auditor for a previous term.

I would once more like to add my testimony to the loyalty and devotion to the Staff in general, and in particular to that of the General Manager and his assistants.

I now beg to move that the Report which has been read to you be adopted, printed and circulated among the shareholders. Before putting the motion, however, I will ask the Vice-President, Sir James Woods, to address you and second the motion.

THE VICE-PRESIDENT'S ADDRESS

Mr. President: Before seconding the adoption of the report, may I take time to give the impressions of a business man on the extraordinary happenings of recent weeks, and the grounds on which my pronounced optimism is based.

Our memories are short, and I had almost forgotten the utter collapse of commodity values in the first half of 1920. Raw cotton dropped suddenly from 43½ cents to 11 cents per pound, fine combed wool from $3.32 to 92 cents per pound, silk from $19 to $6 per pound. Every industry using these materials, every merchant (wholesale and retail) handling the finished product suffered serious loss. In fact, the actual losses of that period were, I believe, greater than the stock exchange losses of weeks just passed. Canadian prosperity was affected so little that within six months scarcely a trace was evident.

Unfortunately, in the recent stock exchange collapse many innocent people suffered, and they are deserving of our sympathy, but, in the main, the losses will soon be overcome, and salaries and wages, that were being used for speculative purposes, will be available for the purchase of every-day commodities. That there will be a reflex influence on trade goes without saying. Luxuries and non-essentials will suffer most, but these are chiefly imported, and to halt the importation of luxuries may not be a bad thing. Again, there has been considerable discontent among steady-going people, who did not speculate, due to the signs of opulence of friends and acquaintances with no more business sense than they. Now they find their steady-going prudence justified.

But, whatever may have gone wrong on the stock exchange, there is nothing wrong with Canada. Everything seems to be pulling our way. Science, research and inventive genius are adding value to our unparalleled natural resources and enormously increasing our per capita production through the mechanization of industry, thus making it a positive advantage to have only a small population for which to find employment. Unemployment is a problem confronting the nations of the world, and Canada may enjoy comparative freedom in this respect if we exercise prudence in our immigration policy. While the opinion commonly held in Canada is that no effort should be spared to settle our

productive farm lands, my belief is that the time has come to go slowly, and to select with great care all immigrants, particularly those not racially related to the two great groups now represented in the population of Canada.

It strikes me that no thoughtful Canadian can help being impressed by the development that is now manifest in Canada from coast to coast. To commence with the Maritime Provinces—for a number of years the Maritime Provinces of Canada did not seem to keep pace in economic progress with Central and Western Canada. This condition became most aggravated during the period of readjustment following the war, when the general economic depression, the increased tariff walls in foreign countries and the high freight rate to populous centres (Quebec and Ontario) formed a trinity of handicaps. Consequent upon the investigations of the Duncan Commission, and the implementing of their recommendation for reduced freight rates to Central Canada, the Maritime people, both agriculturalists and industrialists, are finding a definite and increasing market for their products within the limits of the Dominion. This revival on a marked scale of interprovincial trade is a matter of first importance both economically and nationally, and it is a pleasure to record that the Maritime people are not only greatly improving economic conditions, but are sharing in the aggressiveness and optimism that characterizes Canadian industry, as a whole, to-day.

Evidences of these conditions in Maritime economic life come readily to mind. The growing of potatoes for seed and for domestic use has become a major industry in both Prince Edward Island and New Brunswick. In 1928 they produced very large crops of potatoes. A sudden and marked increase in the American tariff and a reasonably large crop in other sections of Canada forced the sale of these potatoes at prices lower than those known in more than a decade. Despite this fact, no serious financial situations have arisen, and the farmers have been able to produce another large crop, now selling at a greatly enhanced figure. The decline of the soft wood lumber industry has been met by a rapid development of the pulp industry in both New Brunswick and Nova Scotia. The opening of the Mersey Paper and Pulp Mill in Southern Nova Scotia is the latest development in this field. The steady and increasing demand for brine-frozen fish has

produced a situation that promises much for fishermen in the three Provinces. Up to the present, the Biological Board of Canada, which is co-operating in the enterprise, has confined its efforts to Nova Scotia and has been chiefly concerned with the marketing of filleted haddock. It is probable that in the immediate future we shall see an extension of the work to other Provinces and the use of the process with several other types of fish. At the same time there is developing a co-operative system of marketing of fish, similar in principle to that now existent in the potato industry of Prince Edward Island. Nova Scotia has produced another large crop of her famous apples and has gathered them under favorable conditions. The people of Cape Breton are looking forward with a good deal of expectation to the promulgation by the Besco interests of plans for increased production.

Progress is evidenced also in the development of other industries in Prince Edward Island and New Brunswick. Fox growing has become an established branch of farming, an enterprise that last year brought three million dollars to the Island alone. It is stated on good authority that most of the manufacturing industries, large and small, are working at capacity. In common with the rest of Canada the Maritimes have had a large increase in the tourist traffic, now one of the recognized businesses of this country. Improved roads and increased hotel accommodation are being provided in all three Provinces.

The new trade connections deserve special mention. The inauguration of a direct line of steamships from Halifax to the West Indies provides an all-Canada route for trade between these two parts of the Empire. It is of special value to the Port of Halifax, and the increased terminal facilities for grain have still further improved our Canadian winter ports. The second factor deserving special mention is the establishment in Toronto of a Maritime Provinces Trade and Tourist Commission, with Mr. R. W. E. Burnaby as first Commissioner. The Commission represents a new venture in interprovincial trade that may well be extended by other Provinces of the far-flung Dominion. The Commission itself is a non-political organization, under the Chairmanship of Mr. E. M. Saunders.

It is a long time since conditions were as satisfactory in the Maritime Provinces, and the recent pronouncement of

Mr. Babson, that these Provinces represent one of the best investment fields available in Canada to-day, seems to be warranted.

The past year has been one of great activity in the mining industry. The value of the total mineral production for the Dominion for 1928 shows an increase of about 11 per cent. over that of the previous year. Notwithstanding the steady advance in the mining industry, in regard to value of the output as well as in the amount paid in dividends, the period under review has been one of unprecedented fluctuation in the prices attached to mining stocks, marketwise. As indicated by the available statistics for 1929, there has been an increase in the value of most mine products during the current year. This is most marked in the case of copper and nickel. In the former, this is due to the increased output of the furnaces and in a measure to the higher prevailing prices of copper during the present year. The expansion of the industry of late has been phenomenal. Rapid progress has been made in the development of a number of properties of assured worth, some of which should, in the near future, become established mines with regular production. The development and utilization of water power has had a very great influence on the progress of mining in the central, Pre-Cambrian areas of Canada, where coal does not occur and, if used, must be hauled long distances, with resultant higher costs of operation. It is very fortunate that in many of the regions water power and important mineral deposits are found in close proximity.

One of the greatest factors in changing Canada from a narrow strip two hundred miles wide, stretching for three thousand miles along the international boundary, is the development of mechanical contrivances, the railway first of all, followed by hydro-electric power, the motor car, the aeroplane, and wireless communication. Without these the transformation of the great hinterland to the north must have been very slow.

In the Province of Quebec, the northern development is symbolized by the building of a city at Arvida, the mining camps along the Canadian National Railway, and the intensive exploration in the vicinity of Lake Chibougamau. In Ontario, which has led in northern development, this

expansion is seen in the operation of numerous metalliferous mines, the establishment of great pulp mills, and the energetic action of the Government of the Province in exploring the lignite field on the Abitibi River. In Manitoba and Saskatchewan, in the rocky, Pre-Cambrian regions, the development is seen in the rapid exploration of the Flin Flon and Sherritt-Gordon mining properties, in the construction of hydro-electric plants to meet their needs and in the movement of trains to the historic port of Fort Churchill.

Great as are the movements indicated, they are eclipsed by the opening for settlement of the valley of the Peace River. Here lies a region, mostly in Alberta, though extending west into British Columbia, much of it even farther north than Fort Churchill, which comes forward as the last great area of fine farming land, and so wide flung and fertile that the Premier of Alberta, after a tour of three thousand miles through the region during the past summer, sees in it "farm homes for a million people—agricultural production exceeding that of all Western Canada to-day—and both accomplished facts within his own lifetime." The area of this new land is estimated by the Dominion Government to be forty-seven million acres, or about double the present cultivated area of the Province of Ontario. With the long daylight of the growing period, crops mature rapidly and produce yields even higher than those of the southern regions of the Canadian Prairie. This is not a new region, as it has been known for a century, and twenty years ago there were enough people who believed in it to cause the construction of a railway from Edmonton into the heart of the country. The new thing consists in the conviction of a multitude of people, who were long skeptical, that the region is fit for agricultural settlement, and that it has such possibilities that it may some day be so important as to become a new Province of the Canadian Federation. In the nineteen months ending July last about ten thousand homestead and other locations were taken up by new settlers, estimated to represent a new population of thirty thousand, or a little more than the whole population of the area at the end of 1927.

Their problems are principally connected with transportation—steamboat service on the navigable waters, air service, trunk roads for motor traffic and the construction of branch railway lines and the larger problem of direct rail service to the seaboard.

To the north and east of the agricultural area there are mineral deposits, lead, zinc, salt and tar sand, which may become a source of petroleum products. The major lines of railway service may not be settled until the mineral possibilities of the north country have been further developed.

On the Pacific coast, steady progress is recorded, particularly in the growth of Vancouver as a great shipping and distributing centre. Its proximity to the Orient makes it an important point for shipping to China and Japan, whose trade with Canada is rapidly increasing. With this development, the Canadian coast cities must expand. The opening of the Panama Canal has meant much to Vancouver, for the rates from Great Britain to Vancouver are, at times, less than from Great Britain to Montreal. This waterway has become an important avenue of trade, drawing Eastern and Western Canada together in a remarkable way. These facts promise much in the way of development of Vancouver, making it the logical port and distributing centre for both British Columbia and Alberta, and suggesting the development of industries, as the cost of living and price of raw materials approximate those of Eastern Canada.

So the extension of activities to the north, all across the country, promises a broad Canada, equal to the width of the United States from the Gulf of Mexico to Chicago. Taken by itself, this is one of the most important developments in Canada during our time.

Mr. President, I have much pleasure in seconding the adoption of the Report.

THE CHAIRMAN: Before putting the motion I will ask the General Manager to say something to you in explanation of the statement.

THE GENERAL MANAGER'S ADDRESS

Before commencing my remarks I would like to associate myself with what the President has said about the late Sir James Aikins. He was a personal friend of many years standing and I had every opportunity of observing his unfailing zeal in furthering the interests of the Bank in Winnipeg and the West.

The outstanding feature of the Statement submitted to you to-day is that it reflects the growth of the Bank under prosperous conditions. I will proceed at once to a brief discussion of the various items in the Profit and Loss Account and in the Balance Sheet.

The profits you have heard by the Report amount to $1,561,561, being $102,000 more than a year ago. I repeat as is customary the declaration that these profits have been arrived at after making provision for all unearned interest on bills discounted and such items and after providing for all known bad and doubtful debts and for every contingency we can think of.

It is particularly gratifying to the Executive that after taking care of these items we are able to produce such a satisfactory net profit. The profits have been used for the payment of the dividends and a bonus of 1% for the year, the customary contributions to the Officers' Pension Fund and the Guarantee Fund and the setting aside of $160,000 to provide for Government income taxes, (all other taxes having of course been paid). This has left a surplus of some $450,000, of which $350,000 has been applied in reduction of the Bank Premises Account and $100,000 added to the carry forward, which now amounts to $719,000.

Turning to the Balance Sheet, the liabilities of the Bank have now reached the very substantial total of One Hundred and Fifty-four and a half millions, of which nearly sixteen millions are due to the shareholders, leaving $138,500,000 due to the public in one form or another. This is an increase of $4,500,000 and represents an increase in the business of the Bank particularly in deposits. The non-interest bearing deposits, while they have fluctuated during the year, show on the end of October within about $100,000 of the same figure at which they stood a year ago, but the increase in deposits

bearing interest which to a great extent represent the savings deposits of the Bank have increased by $4,800,000 or 4.68%. We have not the October figures for the other Banks but the Government Returns show that the deposits by the public payable after notice in Canada of all the Banks decreased from $1,484,000,000 to $1,470,000,000 during the year 30th September, 1928, to 30th September, 1929, a decrease of $14,000,000. It might be interesting to note that for the fiscal years from 1924 to 1929 the number of the Bank's savings depositors increased by 35% and the deposits by 25%. We have no information as to the total number of depositors of all the Banks but the Returns indicate that the percentage growth in savings during that period of all the Chartered Banks was just about 20%. I think that this is an indication that we are still abreast of other Banks. I might say frankly that I do not expect that for the present at least this rapid growth in our deposits will continue, the general situation since the statement was made up on 31st October having undergone considerable alteration.

Notes of the Bank in circulation are $343,000 less than a year ago, which we ascribe to the earlier movement of the western grain crop from the farmers' hands to storage elevators. The balances due to other Banks in Canada and elsewhere are practically unchanged.

When we turn to the assets we find that our gold, legal tenders and Bank balances and cheques on other Banks and assets of that character are equal to practically 20% of our liabilities to the public, the total being $26,212,000 or $822,144 more than a year ago.

The total quick assets in which we include Dominion and Provincial securities, Call Loans, and other items of that kind are 49.55% of our public liabilities compared with 66% last year. The difference has been absorbed in the increase in our current loans, which have grown from $67,356,000 to $80,000,000, due largely to loans against unexported wheat.

The call loans in Canada have not increased, being $11,171,000 compared with $11,831,000 in October, 1928. There has been a very steady and persistent demand for money for all lines of industry during the year and the current loans of all the Banks, as you no doubt are aware, are swollen at the present time partly owing to this condition

and partly to so much of the 1929 wheat crop and even a considerable portion of the 1928 crop being unexported for reasons which you see day by day in the newspapers. Once this wheat moves, as it undoubtedly will sooner or later, the money tied up in loans will flow back to the Banks and the situation as regards current loans will automatically adjust itself.

The only other important account among the assets is the Bank Premises Account which stands at slightly less than $6,000,000, the figure at which it has been maintained for the last two years, which means that the quite extensive additions to our premises account through purchases, new buildings, etc., have all been taken care of by the amounts which have been written off from time to time. I have no hesitation in saying that under any conditions the premises of the Bank should realize substantially more than the sum at which they are carried on the books. The low figure at which we are able to keep the Non-Current Loans, Real Estate, Mortgages, and Assets of that kind continues to be gratifying to the Bank. Needless to say, we consider that there is real value for every dollar at which these assets are carried.

NEW BRANCHES

The list of new branches opened during the year is mentioned in the Report but for purposes of record I will repeat it. We have during the year opened branches in the City of Toronto at Woodbine and Sammon Avenues, Pape and Sammon Avenues, Dundas and Jarvis Streets, and New Toronto. In the Province of Ontario at—East Side, Port Colborne, and Sudbury; in the Province of Manitoba at Slave Falls, and in the Province of Saskatchewan at Wishart and Delmas. Two Branches were closed during the year at Elk Lake, Ontario, and Big Valley, Alberta. The number of branches and sub-branches now in active operation is 202.

STAFF

The staff of the Bank totals 1492 and the salaries amount to upwards of Two Millions of Dollars per annum. We have an excellent staff who perform their duties very well and give us very little trouble, and the payroll must be quite a considerable factor in the numerous places in which the Bank is

represented. It is not always recognized that the Banks are among the largest wage payers in Canada.

BANK PREMISES

I stated last year that we have found from experience that in order to have prominent and well located premises for branches in established districts and towns it is necessary for the Bank to own properties. Pursuing this policy we have during the year built or acquired sites in Toronto at Dundas Street and University Avenue, at Carlton and Church Streets, at Pape and Sammon Avenues, at Woodbine and Sammon Avenues and at St. Clair Avenue and Runnymede Road; in Ontario at Caledonia, Kapuskasing and Tecumseh Road, Walkerville; in Alberta at Sylvan Lake, and in British Columbia at Field. The Bank premises Department is a very important and active department of the Bank.

SHAREHOLDERS

The number of our shareholders shows a slight falling off, it is 2558 compared with 2651 a year ago or 93 less. The falling off appears to be due to the purchase by Investment Trusts and similar concerns of the holdings of individual shareholders when available.

You have listened to very interesting pronouncements on general conditions by the President and Vice-President and I will not detain you except for a few general remarks.

The crop situation has been dealt with and I will only add that the information which reaches me is that a long open Fall in the Northwest, interspersed with some rain and snow storms, has resulted in more Fall plowing and the land being in somewhat better condition as regards moisture for next Spring than it was at this time last year. The livestock, dairying and poultry industries have yielded satisfactory returns. Lumbering has made progress during the year although prices are not satisfactory to the manufacturer, due to the fact that production continues to outstrip the demand.

Metal mining production shows a moderate increase over previous years and I understand that the tonnage raised by Canada's coal mines during the year constituted a record,

although the industry cannot be said to be on a profitable basis generally. Manufacturers have been busy throughout the year with generally satisfactory results with the possible exception of flour milling, the export trade being adversely affected by the high price of Canadian wheat.

Fisheries both on the East and West Coast have been satisfactory. In British Columbia the salmon pack has been satisfactory, perhaps more in quality than in quantity, and the value of the halibut catch will I think be found to be greater in 1929 than in 1928, and the catch of pilchards from which fish meal and oil are made and exported and the production of dried, salted herring have both grown to be very important and prosperous industries.

The return to fruit farmers in Ontario has been reasonably good although not as large as was expected earlier in the year, but in the Maritimes the returns from fruit have been better than for some years.

Newsprint continues to be one of the most important industries of the country and with possibly one or two exceptions has been profitable. Taking it all in all the returns to our people for their industry over the year under review have provided very comfortably for their needs and they should have something left over.

A week ago, as retiring President of the Canadian Bankers' Association, I gave an address, which in some quarters appears to have been misconstrued into a gloomy picture of the outlook. I have nothing to retract from what I said. I do believe that the recent period of intensive business has for the time being passed its peak and that there will be some slowing up and less employment during the Winter months, but I would remind you that in summing up I said that business and the financial structure are both sound and apart from the inconvenience caused by the Stock Exchange disturbances the outlook is causing our financiers no anxiety.

In surveying the situation, provided we do not indulge in another wave of speculation or anything of that sort, there is plenty of promise for the coming year and beyond. The national finances are buoyant and the public debt is being reduced; the large Railway Companies have evidently

sufficient confidence to continue their orders for rolling stock and equipment, steamboats, hotels and such like without reduction; the branch lines programme for next year in the Northwest I am told is greater than ever; the markets for high-grade securities are improving and it looks as if the improvement will become permanent; Hydro-Electric development is going on apace, the huge Beauharnois project on the St. Lawrence is well under way, two developments of major importance are taking place in Manitoba, the same is true of British Columbia; the prospects for next year's crop in the Northwest are said to be good; the newsprint industry shows no signs of further slackening, but the indications are rather that the demand for the product will be increased perhaps at higher prices; and the fact that there is so much of the last two crops that has not yet been exported surely means that during the next twelve months, if marketing returns to normal, we will not only enjoy the proceeds of the unsold wheat but also the normal Autumn returns for the 1930 crop, in other words we will receive what might be said to be the proceeds of two years' crop during one year.

Last year in closing my remarks I quoted Mr. E. W. Beatty, K.C., the President of the Canadian Pacific Railway, and in closing I would like to quote him again as reported in the Monthly Magazine issued by that great Company's Department of Colonization and Development for November, 1929. He stated that during the period between 1921 and 1928 the assets of the Canadian Chartered Banks increased by 21½% from $2,841,000,000 to $3,452,000,000. Life Insurance increased by 91%; capital invested in Canadian manufactures grew from $3,810,000,000 to $4,337,000,000. Hydro-Electric power installation which in 1921 was 2,754,000 h.p. was in 1928, 5,349,000 h.p. Primary forest production in 1921 was $158,000,000 and in 1926 the latest figures available, $312,000,000, an increase of 97%. Mineral production grew from $171,000,000 to $274,000,000 and newsprint 805,000 tons in 1921 to 2,381,000 tons in 1928. In the same period American investments in Canada increased from $2,400,000,000 to $3,386,000,000, a percentage increase of over 41%.

Surely with this picture before us we can look with confidence to the future even though there may be a temporary slowing up immediately in front of us.

The Directors have seen fit to appoint me to one of the vacancies on the Board and you will be asked I suppose to re-elect me at the close of this meeting. Before I become an active member of the Board I would like to mention the devotion of your President, your Vice-President, and the members of your Board to the Bank's interests. We all feel the guiding hand and help of our President, who, you are no doubt aware, attends at the Bank every day, and also of our Vice-President and Directors whose attendance record is, I think, the best reflection of their deep interest.

I would like to take the opportunity of expressing my thanks for the assistance that the President, Vice-President, and the Directors have given to me during the eight years which I have been General Manager.

THE CHAIRMAN: I now put the motion to the meeting. It has been moved by myself, and seconded by the Vice-President, that the Report which has been read be adopted, printed and circulated among the shareholders. What is your pleasure, gentlemen? (Carried.)

THE CHAIRMAN: The next motion is for the appointment of the Auditors.

Moved by Mr. John Watt, seconded by Mr. W. A. Medland, that A. B. Shepherd, C.A., of Peat, Marwick, Mitchell & Company, and D. McK. McClelland, C.A., of Price, Waterhouse & Company, be appointed Auditors of the Bank for the ensuing year at a remuneration not to exceed $10,000. (Carried.)

THE CHAIRMAN: The next motion is one to amend the by-law which I referred to in my address. I will ask the Secretary to read it.

THE SECRETARY: The proposed by-law, No. 41, is as follows: That section 4 of by-law 39 be and the same is hereby amended by striking out $30,000 and inserting in lieu thereof $40,000.

MR. G. B. STRATHY: I beg to move, seconded by Mr. Swabey, that by-law 41, as read, be and the same is hereby approved of and adopted as a by-law of the Bank, and that the Seal of the Bank be attached thereto.

MR. CHARLES SWABEY: I have very much pleasure in seconding the motion.

THE CHAIRMAN: This is an increase. What is your pleasure? (Carried.)

THE CHAIRMAN: The next motion I have a little diffidence in calling for. It stands in the name of Professor McLennan.

PROFESSOR MCLENNAN: Mr. President, Directors and Fellow Shareholders, we have come to a very pleasurable item on the Agenda. The statements made by the President, the Vice-President, and the General Manager, have been both interesting and satisfactory. Though the country has been and is passing through a period of depression it is evident that the Imperial Bank of Canada has had a highly successful and profitable year. This we feel has been due in large measure to the wisdom and foresight the President and Board of Directors have shown in their administration of the affairs of the Bank.

The Vice-President has given us in his address a glimpse of a number of the more important factors that are contributing to the wealth and prosperity of Canada. I would just like, if I may, to point to another factor of the first importance that might become operative if it became generally known, that with a moderate outlay we could largely increase our pasturage and our output of hay, fruit, tobacco, and potatoes especially in the older Provinces if we adopted the intensive use of artificial and other fertilisers.

That progress in this direction is being made, even if slowly, will be evident when I point out that the American Cyanamid Co., of Niagara Falls, has recently made large additions to its plant, that the Consolidated Smelters Company, of Trail, B.C., is about to enter upon the production of artificial fertiliser, so as to utilise their supplies of phosphate rock and their waste product, sulphur dioxide, and that, according to rumour, steps are being taken by Canadian Industries to commence the manufacture of synthetic fertiliser in Western Ontario.

Another factor that is likely to play an ever increasing role in the economic life of Canada is the formal and regularly constituted application of science to our industries. This is

exemplified in the activities of the National Research Council at Ottawa and of the Research Foundation of Ontario.

In the Council the formulation of policy is vested in the members of the Council who are chosen from various parts of Canada, and are men of eminence in science and in industry. In the Foundation the formulation of policy, at least up to the present, appears to be vested in one person who is the administrative and executive head of the organization. Both organizations are energetically attacking the problems with which they are confronted, and these problems, I may say, are both embarrassingly numerous and difficult. I feel sure, however, that steady progress will be made by both bodies and that results will be produced that will amply justify the Dominion and the Province in the financial provision both of them have had the courage and foresight to make.

I have ventured to touch on these matters here because the President, Directors, and Shareholders of the Imperial Bank have always taken a sympathetic attitude towards every effort made to introduce science and the scientific method into industry.

I have therefore very great pleasure in moving, seconded by Mr. Macdonald, that the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President, and Directors of the Bank for their services during the past year.

MR. C. S. MACDONALD: I have much pleasure in seconding the motion.

THE CHAIRMAN: Prof. McLennan is always interesting and stimulating in whatever he has to say. You have heard the motion. What is your pleasure? (Carried.)

THE CHAIRMAN: I think it is but proper that there should be some reply to this motion. I myself thank you heartily for your consideration of us, but I will ask Mr. W. C. Laidlaw to say a word in reply to the motion.

MR. W. C. LAIDLAW: Gentlemen,—On behalf of the President, Vice-President and Directors I wish to acknowledge the kind vote of thanks that has been proposed by Professor

McLennan. It is gratifying to us to come before you once more with a statement that shows a continuous gain of both assets and profits.

Credit is due to the loyal work of the Staff who from day to day carry on the work of the Bank; credit is also due to the shareholders, I trust, for bringing in new business.

Our Bank has shared in the growth and prosperity of Canada, and with the development of Canada that lies ahead we confidently expect the Bank to continue to grow and prosper in the future.

THE PRESIDENT: I have no hesitation in calling for the next motion, which is for a vote of thanks to the Staff.

MR. WILLIAM CHARLES: Mr. President and Gentlemen, it is a great pleasure for me to speak to this motion, although I may be less able to do it justice than would someone else. If I do not succeed as well as the previous speakers, I ask your indulgence.

I come more or less in daily contact with every department and in that way know something of the Staff. Some few years ago I also had the privilege, while travelling to Vancouver, of calling on many of the branches of the Bank, and learned that the courtesy and efficiency that I have always met with here is uniform throughout all branches. I am quite sure that the Directors who are interested in other business undertakings know that their plans and policies can be successful only in proportion to the help they receive from their staffs, and I know that our Staff has played a large part in the success of this institution. Therefore I should like to move: That the thanks of the shareholders be given to the General Manager, the Assistant General Manager and other Officers of the Bank for their attention to the interests of the Bank and for the efficient performance of their respective duties.

MR. G. B. WOODS: Mr. Chairman and Gentlemen, in seconding this motion, I should like to extend to the General Manager my hearty congratulation upon his appointment to the Board of Directors. I feel certain that in appointing him the President and Directors have acted wisely and that they will find him an acquisition to the Board.

Coming to the motion itself, after listening to Mr. Charles I do not feel that there is very much left to be said. I would like to add, however, that during my experience as a customer of the Imperial Bank I have always found the General Manager and the Managers of Branches very obliging and courteous. They have always been ready to give service, and I believe, sir, that there never was a time in the history of the world when there was a better realization and a truer appreciation of the importance of rendering service to our fellow men. We find evidences of this not only in the banks and financial institutions, but in factories, wholesale houses, retail establishments and elsewhere, and I know of nothing that gives one a feeling of greater satisfaction than the knowledge that he has been able to render service to others.

I have very much pleasure in seconding the motion. (Carried.)

THE CHAIRMAN: I will ask Mr. I. K. Johnston, Manager of the Bank at London, and Mr. J. A. Wetmore, Manager at Brandon, to reply.

MR. I. K. JOHNSTON: Mr. Chairman and Gentlemen, before replying directly to this motion I should like to express a feeling that is uppermost in the minds of the staff at this time—a feeling of pride that they belong to an institution such as the Imperial Bank, an institution with a record of progress behind it, and which year by year is making new records.

I do not think there is anything in life more satisfying than the feeling that one's efforts are appreciated, and I know from the words of the mover and seconder of this resolution that their hearts were in what they were saying and that they meant exactly what they said. So, sir, speaking for the Staff of the Imperial Bank, I thank you for your gracious motion and assure you that we will enter upon the new year with an inspiration to fully and faithfully perform the duties with which we are entrusted.

MR. J. A. WETMORE: Mr. Chairman and Gentlemen, in replying to your very kind vote of appreciation of our services, let me say that I believe that you have a very loyal and conscientious staff. But why should we be otherwise?

Have we not every reason to be proud of this all Canadian bank and the position it has attained in financial Canada? The Bank has always been very loyal to its clients, and that spirit has instilled into us a spirit of loyalty to the institution we serve.

The Staff look forward with much interest each year to the financial statement of the Bank; they rejoice with you at the steady progress the Bank is making, and are grateful, knowing that the Staff is never overlooked. On behalf of the Staff in the West, Mr. President, may I express appreciation of the vote which has just been passed.

THE CHAIRMAN: The next motion is for the election of Directors.

MR. ROBERT ROSS: I beg to move, Mr. Chairman, that the ballot box be now opened and remain open until two o'clock this day for the receipt of ballot papers for the election of 12 Directors, the poll to close as soon as five minutes shall have elapsed without a vote being tendered.

MR. J. W. GILLBARD: I second the motion. (Carried.)

THE CHAIRMAN: I will now ask the Scrutineers to take the vote.

The Ballot having been taken, the Scrutineers reported the following Shareholders duly elected as Directors:— Messrs. Peleg Howland, Sir James Woods, J. F. Michie, Frank A. Rolph, R. S. Waldie, G. C. Heintzman, J. W. Hobbs, Walter C. Laidlaw, John A. Northway, A. E. Phipps, G. H. Aikins, H. E. Sellers.

The meeting then adjourned.

COMPARATIVE STATEMENT

SHOWING THE PROGRESS OF THE BANK

	Capital Paid Up	Reserve Fund	Deposits	Total Loans	Total Assets	Dividends
1876	$ 804,883.	$ 25,000.	$ 1,576,713.	$ 2,338,582.	$ 3,129,735.	6%
1886	1,500,000.	500,000.	4,427,980.	5,657,806.	7,650,394.	8%
1896	1,963,600.	1,156,800.	9,203,409.	7,648,553.	13,736,134.	9%
1906	3,927,741.	3,927,741.	28,499,302.	26,348,132.	39,779,812.	10%
1916	7,000,000.	7,000,000.	60,218,627.	46,409,027.	81,911,757.	12%
1926	7,000,000.	7,500,000.	100,787,014.	99,130,948.	131,832,309.	12% plus Bonus 1%
1927	7,000,000.	7,500,000.	109,014,919.	104,866,955.	138,899,197.	"
1928	7,000,000.	8,000,000.	118,125,851.	117,495,560.	150,027,256.	"
1929	7,000,000.	8,000,000.	122,905,451.	120,688,698.	154,580,786.	"

List of Shareholders

of the

Imperial Bank of Canada

as on September 30th, 1929

List of Shareholders

of the

Imperial Bank of Canada

as on September 30th, 1929

SHARES $100 EACH

TORONTO REGISTER

Name	*Address*	*No. of Shares*
Abbott, Mrs. Eva I.	Smiths Falls	17
Abbott, Oscar C.	" "	33
Abbott, O. C., Annie J. Tait and H. S. Coombs, Exors. Estate W. L. Tait	" "	10
Abbott, Mrs. Rachel G., in trust for Paul Abbott	Baltimore, Md.	1
Abel, Miss Helen	Fergus	3
Adam, Mrs. Christena	Toronto	6
Adam, G. G., Mgr., and B. S. Darling, Asst. Mgr., in trust	"	25
Adami, Leonard C.	Shortlands, Eng.	8
Adams, Exors. Estate Mrs. Annie S. C.	Port Perry	4
Adams, Charles	Toronto	10
Adams, Mrs. Clara	"	10
Adams Bros. Manf. Co., Ltd.	"	50
Addison, Mrs. Elizabeth A.	"	10
Adkins, Mrs. Jean, and Mrs. Florence Adkins, Joint Account	Hamilton	5
Adkins, Wm.	Toronto	6
Ainslie, Miss Annie	Hamilton	25
Ainslie, Miss Ida J.	"	89
Ainslie, Mrs. Nellie S.	Toronto	7
Ainslie, Wm.	Hamilton	50
Aird, Sir John	Toronto	50
Aitchison, Wm. J.	Hamilton	50
Albon, Miss Ada L.	St. Catharines	10
Albright, Mrs. Jessie J.	Vineland	25
Alcorn, James F.	Lindsay	6
Alcorn, Miss L. Margaret	"	7
Alcorn, Mrs. Marion A.	"	22
Alcorn, Samuel	"	5
Alexander, Mrs. Jennie	Conn	10
Alexander, Mrs. Sophia	Toronto	10
Alexander, Trustees Estate Wm.	Santa Barbara, Cal.	29

Allan, Francis B.	Toronto	10
Allen, Mrs. Beatrice R.	New York, N.Y.	5
Allendorf, Ezra	" " "	10
Allin, Mrs. E. Grace	Niagara Falls	5
Ambrose, Mrs. Isabel A.	Hamilton	10
American Reserve Insurance Co.	New York, N.Y.	100
Ames, Tudhope & Co.	Toronto	6
Amos, Jacob	Syracuse, N.Y.	10
Amys, Arthur L.	Peterborough	10
Anderson, Miss Annie	Gores Landing	5
Anderson, Mrs. Dorothea S.	Ottawa	12
Anderson, Mrs. Emily L.	Detroit, Mich.	4
Anderson, Miss Emily L.	Toronto	30
Anderson, Miss Florence G.	Detroit, Mich.	2
Anderson, Right Revd. John G.	Cochrane	5
Anderson, Ross	Killaloe	7
Andres, Charles A.	New York, N.Y.	5
Angevine, Floyd J.	South Norwalk, Conn.	10
Applegath, Mrs. Elizabeth Z.	Toronto	10
Appleyard, Revd. Edward, and Anna M. Appleyard, or the Survivor	Woodstock	5
Appleyard, R. H.	Humberstone	5
Archbold, Lt.-Col. Francis H. W.	Shrewsbury, Eng.	22
Archbold, Exors. Est. Revd. Francis H. W.	Kingston	6
Archer, Edward	Toronto	56
Archer, Miss Ursula	"	15
Archibald, Exors. Estate C. B.	Truro, N.S.	15
Ardagh, H. H.	Newcastle	10
Argo, Miss Mary D.	Fergus	1
Armbrust, Robt. J.	Chantler	1
Armour, Exors. Estate E. Douglas, K.C.	Toronto	16
Armstrong, Mrs. Charlotte	St. Catharines	15
Armstrong, Herbert W., M.D.	Fergus	60
Armstrong, Miss Margueretta G.	Preston	1
Armstrong, Mrs. Mary J., and Miss Dorothy M. Armstrong, Joint Account	Chico, Cal.	11
Armstrong & Cook	Toronto	50
Arnold, Mrs. Martha C.	St. Catharines	30
Arnoldi, Miss Margaret N.	Ottawa	3
Arnoldi, Paul	Brighton	3
Arown Holding Corporation	New York, N.Y.	10
Arronson, Henry	Philadelphia, Pa.	10
Ash, Mrs. Margaret G.	Toronto	10
Ashley, Mrs. Mabel B.	Brampton	4
Askham, Miss Janet	Toronto	5
Atchison, Revd. W. E.	Fergus	3
Atkinson, Robt.	Grand Valley	5
Augustine, Mrs. Marian R.	Ridgeway	1
Austin, Albert W.	Toronto	50
Avery Corporation	Detroit, Mich.	15
Avonmore, Viscountess Mabel Sara	Bournemouth, Eng.	7

Babe, W. J., or Stella M. Babe and the Survivor	St. Thomas	17
Bagnani, Madame Florence R.	Rome, Italy	22
Bailey, Miss Charlotte	Toronto	3
Baillie, James E.	"	35
Bain, Mrs. Florence M.	"	10
Bain, George D.	Sussex, N.B.	53
Bain, James W., K.C.	Toronto	50
Bain, John A.	Moncton, N.B.	5
Bain, John M.	Toronto	5
Bain, Exors. Estate Mary	"	95
Baker, Miss Alberta M.	North Bay	50
Baker, Mrs. Bessie W.	Kingston	2
Baker, Mrs. Frances C.	Philadelphia, Pa.	10
Baker, Miss Olive M.	Ridgeway	70
Baldwin, Harley W.	Toronto	2
Baldwin, Exors. Estate Rev. H. Grasett	Farnham, Eng.	50
Baldwin, Exors. Estate Henry St. George	Toronto	25
Baldwin, Trustees Estate J. B., M.D.	"	20
Baldwin, L. H.	"	22
Baldwin, L. H., in trust for Miss Elizabeth A. M. Baldwin	"	28
Baldwin, Trustees Estate W. A., M.D.	"	71
Bales, Oliver D.	Lansing	25
Balkwill, Mrs. Sarah J.	St. Thomas	20
Ball, Miss Louisa A.	Toronto	56
Ballantyne, A. W.	"	50
Ballou, Mrs. Ruth C.	Jewett City, Conn.	6
Banfield, Harry S.	Toronto	25
Bank of Bisbee, The	Bisbee, Ariz.	20
Bank of Lowell	Lowell, Ariz.	10
Banks, Alex. S.	New York, N.Y.	10
Barber, Mrs. Edith J.	Chatham	10
Barnum, Mrs. Margaret	Brighton	25
Barraclouch, Fred. R.	Chicago, Ill.	2
Barrie, Mrs. Winnifred J.	Toronto	12
Bartlett, Mrs. Mai Hill	Anchorage, Ky., U.S.A.	7
Barton, Chas. F.	London, Eng.	15
Batchelder, Wm.	Sandford, Me., U.S.A.	50
Bate, Arthur W.	St. Catharines	20
Bate, Charles F.	Brampton	20
Bate, Edward N.	Toronto	15
Bate, Henry N.	St. Catharines	20
Bate, Herbert M.	" "	10
Bate, Mrs. Josephine D.	" "	5
Bate, Miss Mary F.	London	23
Bate, Exors. Estate Newell	Ottawa	45
Bate, Exors. Estate Thomas B.	St. Catharines	77
Bate, W. Thornton	" "	20
Bates, Mrs. Norma M.	Ottawa	7
Bates, Wm. E.	Grand Valley	15
Baxter, D. W.	Georgetown	35
Baxter, John W.	Ridgeway	6

Baxter, Miss S. L.	Toronto	6
Beattie, Miss Mabel J.	Woodstock	10
Beatty, Mrs. Annie	Toronto	2
Beatty, Mrs. Jean A., in trust for Ellen M. Beatty	Fergus	1
Beatty, Mrs. Jean A., in trust for Geo. E. Beatty	"	1
Beatty, Mrs. Jean A., in trust for Jean M. Beatty	"	1
Beatty, Mrs. Jean A., in trust for Martha B. Beatty	"	1
Beatty, Mrs. Martha	"	20
Beatty, Mrs. Mary F.	"	20
Beauchemin, Herman H.	Hartford, Conn.	3
Beck, Alfred E.	Toronto	32
Beck, Geo. A.	Penetanguishene	32
Beck, Wm. F.	"	34
Beelby, Miss Florence	Barrie	1
Beeshy, Mrs. Ora W.	Ridgeway	5
Begg, Miss Felice M.	Guilford, Conn.	40
Begg, John W., M.D.	" "	76
Bell, Mrs. Annie	Ottawa	8
Bell, Charles, and Ernest A., Trustees	Halifax, N.S.	2
Bell, Chas. J.	Washington, D.C.	25
Bell, Mrs. C. Muriel	Toronto	1
Bell, J. Jones	Ottawa	12
Bell, J. P., and Madeleine E. Bell, Trustees Estate Annie M. Park	Hamilton	24
Bell, Miss Madeleine E.	"	36
Bell, Mrs. May E.	Toronto	20
Benjamin, Exors. Estate Mrs. Henrietta	"	1
Benner, Andrew	Ridgeway	3
Bennett & Co.	New York, N.Y.	10
Benson, Mrs. Alice M. McK.	Toronto	9
Benson, Miss Clara C.	"	25
Benson, Harry L.	Barrie	20
Benson, Miss Mabel L.	St. Catharines	27
Benson, T. B. F.	Toronto	15
Berry, Miss Christena J.	Corinth	2
Berry, H. L.	Walkerville	1
Bethune, Arthur M.	Toronto	15
Bethune, Miss Beatrice M.	"	33
Bethune, Rev. C. J. S.	"	78
Bethune, John W.	Stayner	10
Bethune, Miss Margaret V.	Toronto	41
Bevan, Rev. William	Niagara Falls South	30
Beverly, Mrs. Belle F.	New York, N.Y.	2
Bews, John T.	New Liskeard	3
Bickerton, Jas. G.	Woodstock	22
Bicknell, Alfred	Toronto	15
Bicknell, Alf., and J. W., Trustees for Ellen Scheck	"	5
Bicknell, Alfred, or Jessie T. Bicknell and Survivor	"	3

Bicknell, Exors. Estate Miss Annie	Hamilton	11
Bicknell, Mrs. Minnie	Toronto	28
Biggar, Miss Jane E. J.	Hamilton	5
Biggar, Turner & Crawford	Toronto	5
Bigwood, Mrs. Cora E.	"	10
Bilder & Bilder	Newark, N.J.	25
Bingham, Mrs. Emma K.	London	14
Bingham, R. W.	Eau Claire, Wis.	57
Bingham, Exors. Estate Wm. C.	Aylmer	15
Bioren & Co.	Philadelphia, Pa.	25
Bird, Mrs. Constance S.	Toronto	5
Birnbaum, Barnett	Brooklyn, N.Y.	5
Black, A. H.	Toronto	23
Black, A. T.	New York, N.Y.	16
Black, Miss Charlotte E.	Toronto	25
Black, Mrs. Ethel E.	"	12
Black, J. C.	"	140
Black, Mrs. Mary	"	25
Blacker, Samuel	Irwin, Pa.	5
Blackwood, Mrs. Evelyn C. R.	Toronto	50
Blaikie, Geo. W.	"	5
Blair, Mrs. Myriene L.	Cobourg	11
Blakely, John P.	Picton	6
Blanchet, John	North Bay	30
Blaskin, Alex.	Hartford, Conn.	5
Blessing, David S.	Harrisburg, Pa.	5
Bloom, Winfred C.	New York, N.Y.	25
Bodman, Mrs. Theodora D.	Glen Head, N.Y.	24
Boeckh, John C.	Toronto	7
Boegel, Mrs. Ella P.	"	1
Boiler Inspection & Ins. Co. of Canada, The	"	35
Bole, Estate Stanley D.	Sault Ste. Marie	1
Bonifas, William	Escanaba, Mich.	50
Bonney, Wm. L.	Gardiner, Me.	10
Booker, Mrs. Jessie W.	Redlands, Cal.	35
Boomer, Miss Helen A.	Toronto	28
Boomer, Henry C.	"	50
Boomer, Miss Jessy I.	"	28
Booth, Fred	Firthcliffe, N.Y.	50
Booth, G. E. H.	Lambton Mills, Ont. ...	23
Borden, Mrs. Grace B.	Kentville, N.S.	10
Borman, Mrs. Harriet E.	Blue Island, Ill.	25
Boufford, Simeon	Amherstburg	10
Boullee, W. H.	New Hamburg	10
Boultee, E. K., in trust for Eleanor Hallam	Toronto	5
Boulton, Miss Edith A.	"	10
Boulton, Administrator Estate John ..	"	44
Bourke, Miss Elizabeth M.	North Bay	8
Bourke, Mrs. Laetitia M.	Toronto	15
Bourke, Leonard D.	"	2
Bourke, Mrs. Mary M.	North Bay	5

Bowen, E. O., and Mrs. Bessie E. Bowen, or the Survivor	Ridgeway	4
Bowns, Miss Felice M.	Guilford, Conn.	10
Boyd, Administrators Estate Mrs. Harriet	Toronto	7
Boyd, Mrs. Ida I.	Woodbridge	16
Boyd, John	Toronto	31
Boyd, Miss Margaret A.	"	4
Boyer, Daniel B.	Boyertown, Pa.	4
Boyes & Co., T. Ross	Toronto	10
Bradley, Chas. T.	Port Colborne	10
Bradley, Thos. A.	Lansdowne, Pa.	10
Bradshaw, Thomas	Toronto	25
Bray, Edward G.	East Mauch Chunk, Pa.	5
Brecken, Rev. Edgerton R. M.	Toronto	26
Breckenridge, Mrs. Eleanore G.	"	70
Breckenridge, John G.	"	5
Breckenridge, Ronald C.	"	5
Breton, Romuald	Sault Ste. Marie	1
Brewster, Mrs. Mary J.	Ridgeway	1
Bricker, Irwin C.	Elora	5
Bridle, Ernest L.	Toronto	7
Briggs, Mrs. Arabella V.	Niagara Falls, N.Y.	10
Bridgnardello, Charles F.	San Francisco	5
British America Assce. Co.	Toronto	125
British North Western Fire Insce. Co.	"	50
Britt, David	St. Thomas	10
Brodie, J. L.	Ridgeway	3
Brough, R. W. H., and M. S. Cameron, Trustees	Toronto	45
Brown, Miss Agnes C.	Ottawa	1
Brown, Miss Annie M.	"	1
Brown, Mrs. Dora Percival	Toronto	7
Brown, Mrs. Eliza	Arkona	3
Brown, Miss Florence E.	Ottawa	1
Brown, F. D.	Toronto	220
Brown, Miss Jean	Ottawa	1
Brown, Miss Margaret M.	San Diego, Cal.	6
Brownlee, Mrs. Tilley M. C.	Clinton	5
Bruce, Mrs. Ellen	Hamhung, Korea	3
Bruce, Mrs. Margaret C.	Racine, Wis.	40
Brunning, Mrs. Elizabeth F.	Beaverton	3
Brunton, Revd. Frank M.	Newmarket	7
Bryce, P. H., M.D.	Ottawa	5
Buchtenkirch, Edwin	Glen Cove, L.I.	2
Buckbee, Louis R.	Little Silver, N.J.	5
Bull, Bartle E.	Toronto	23
Bull, Miss Kate E. M.	"	28
Burch, Geo.	St. Catharines	14
Burch, Geo., Trustee for Mary Burch, deceased	" "	31
Burchill, Mrs. Ida J.	Toronto	10
Burgess, Mrs. Annie	Kinder, La.	22

Burgess, Miss Augusta W.	Cambridge, Mass.	10
Burk, Miss Charlotte A.	Toronto	12
Burnaford, Arthur S.	Nanticoke, Pa.	5
Burns, Edward	Toronto	20
Burr, Miss Joan I.	Dedham, Mass.	12
Burritt, Exors. Estate A. P.	Toronto	36
Burritt, Mrs. Emma, in trust for Mabel Macnaughton	Napanee	5
Burrows, Acton	Toronto	5
Burt, Mrs. Bessie M.	Hartford, Conn.	25
Burt, Mrs. Margaret L.	Peekskill, N.Y.	3
Burton, Miss Alice L.	Hamilton	3
Burton, Edward C.	Port Perry	26
Burton, Mrs. Ellen A.	" "	6
Burton, George F.	Toronto	30
Burton, Mrs. Maude	"	7
Butkereit, Max	Ozone Park, N.Y.	4
Buzby, Harold A.	Philadelphia, Pa.	15
Buzby, Mrs. Marguerite S.	North Glenside, Pa.	10
Buzby, Warren F.	" " "	10
Cadham, Joseph G.	Niagara Falls	6
Caldwell, Executors Estate Wm.	Peterborough	14
Cameron, Donald M.	Hamilton	20
Cameron, Duncan	Toronto	10
Cameron, Mrs. Elizabeth S.	"	42
Campbell, Alex. J., Trustee for Louise L. Yeoman	Truro, N.S.	6
Campbell, A. W., and Mrs. Eula E. Campbell, or the Survivor	Toronto	60
Campbell, A. W. Morley	Port Perry	50
Campbell, Byron A.	Toronto	5
Campbell, Mrs. Dorothea O.	"	50
Campbell, Trustees Estate Mrs. Caroline J.	Hamilton	7
Campbell, Douglas A.	Toronto	25
Campbell, Mrs. Earla	Franklin, Pa.	20
Campbell, Miss Ida D.	Toronto	2
Campbell, Mrs. Jessie L.	"	100
Campbell, Miss Mabel M.	Hamilton	34
Campbell, Miss Mary G.	Kincardine	2
Campbell, Neil	Thorold	16
Campbell, Mrs. Nina M.	Orillia	5
Campbell, Mrs. Rachel	Grand Valley	1
Campbell, Miss Ruby C.	Burlington	40
Canada Permanent Trust Co., The, in trust	Toronto	30
Canada Permanent Trust Co'y., et al., Trustees M/S Anne J. Arthurs...	"	203
Canada Permanent Trust Co'y., and F. G. Osler, Trustees E. P. Bowen Trust	Halifax, N.S.	33

Canada Permanent Trust Co'y., F. G. Osler and E. F. Osler, Trustees E. F. Osler Trust	Toronto	34
Canada Trust Co., Trustees	London	150
Canada Trust Co., in trust for Emma B. House	"	8
Canadian General Investment Trust Limited	Toronto	51
Canadian Investor's Corpn., Ltd.	"	25
Canal Bank & Trust Co., Trustee Bate Trust under agreement, Mar. 24, 1926	New Orleans, La.	20
Canfield, P. L.	Woodstock	5
Capreol, A. R.	Toronto	2
Carey, Exor. Estate Mrs. Margaret	Ancaster	100
Carleton, Rev. Hubert	Willmette, Ill.	23
Carleton, Administrators Estate of Mrs. Marie	Toronto	35
Carmichael, C. G.	"	21
Carmichael, Exors. Estate Thos. L.	"	23
Carney, Chas. N.	Thessalon	10
Carr, Mrs. Mary A.	Philadelphia, Pa.	20
Carruthers, James N.	Weston	7
Carscallen, Henry G.	Hamilton	5
Carson, Mrs. Elizabeth I.	"	9
Carswell, Miss Helen M.	Toronto	1
Carswell, Miss Jean A.	"	1
Carswell, Mrs. Mary S.	"	50
Carswell, Exors. Estate Robert	"	40
Carter, Mrs. Amy J.	Port Colborne	15
Carter, Charles	Hamilton	10
Carter, Administrator Estate C. H.	Port Colborne	5
Carter, Miss C. Louise	" "	2
Carter, Mrs. Ellen E.	" "	8
Case, Charles A.	St. Catharines	278
Case, C. C.	Bolton	3
Case, Miss Eileen E.	St. Catharines	3
Case, E. J.	Toronto	5
Case, Miss Frances A.	St. Catharines	4
Case, Mrs. Nora J.	Bolton	3
Cassels, Mrs. Cecil Vivian	Toronto	30
Cassels, D. S.	"	5
Cassels, Geo. H., Trustee Estate Alex. Manning	"	35
Cassels, Miss Harriet F.	"	25
Cassels, R. C. H.	"	21
Cassels, R. C. H., and Geo. H. Cassels, Trustees M/S Mrs. Jessie Hamilton	"	10
Cassels, R. C. H., and R. J. Dilworth, Trustees M/S Mrs. Kathleen L. Gordon	"	17
Cassels, R. S.	"	6
Cassels, Miss Susie H.	"	27

Cawley, Mrs. A. Blanche	Cobalt	13
Cawthra, Mrs. A. Maude	Toronto	15
Cawthra, Exors. Estate Mrs. E. J.	"	25
Cawthra, W. H., in trust for Mrs. A. M. Adamson	"	50
Cayley, Arthur B.	"	2
Cayley, Exors. Estate Claud T.	London, Eng.	28
Cayley, Mrs. Katharine V.	Toronto	55
Chaffey, Andrew T. McC.	Los Angeles, Cal.	25
Chalmers, Andrew	Toronto	5
Chambers, Albert	Aylmer West	45
Chanute, Miss Octavia	New York, N.Y.	10
Chapin, Arthur S.	Toronto	20
Chapman, Chas. F.	New York, N.Y.	10
Chapman, Mrs. Helen Y.	" " "	10
Chapman, Jos. C.	New Liskeard	5
Chapman, William	Toronto	5
Chapman, W. H.	"	3
Charles, Wm.	"	50
Chartered Trust and Executor Co.	"	19
Chase, Edward M.	Manchester, N.H.	25
Chase, Mrs. Margaret G.	Galt	11
Chase, Oscar A.	Aylmer	2
Chellew, Jos. S.	Blyth	1
Cherry, Blain	Preston	3
Cherry, Geo. A.	"	60
Cherry, Executors Estate John	Galt	40
Cherry, William	Preston	50
Chester, Geo. T.	Pasadena, Cal.	40
Chipley, Charles E.	S. S. Marie, Mich.	5
Chiswell, J. P.	Stratford	23
Christie, Leslie G.	Toronto	5
Christopher, Executrices Estate A. N.	Ingersoll	38
Christopher, Mrs. Matilda	Oakland, Cal.	43
Clark, Chas. W. L.	Toronto	10
Clark, Frank L.	Clayton, N.Y.	3
Clark, Mrs. Isabella	Alma	7
Clark, R. S.	Toronto	50
Clarke, Mrs. Jane D. F.	Fort Norman, N.W.T.	9
Clarke, R. J.	Colborne	5
Clarkson, Miss Nina M.	Toronto	2
Claruth Incorporated	Jersey City, N.J.	50
Claus, Charles A.	Ridgeway	3
Claus, Daniel W.	"	20
Claus, Frank L., and Helene E. Claus, or the Survivor	"	2
Claus, Henry W.	"	6
Clayton, Mrs. Fannie G., and Mrs. Bessie C. Forster, or the Survivor	St. Catharines	20
Clee, Thos. H.	Toronto	12
Cleveland, Milo L.	Brockport, N.Y.	10
Clews, Arthur L.	Rhyl, Wales	1
Clifford, Miss Helen E.	Ancaster	20

Clogg, Mrs. Isabella E.	St. Catharines	9
Cochrane, Thos. L.	Toronto	3
Cockshutt, Edmund L.	Brantford	30
Cockshutt, Frank	"	74
Cody, Mrs. Florence L.	Toronto	7
Cody, Rev. H. J.	"	63
Coe, Mrs. Luella M.	Ridgeway	2
Cohen, Mrs. Emma	New York, N.Y.	12
Cohen, Leo	" " "	5
Cohn, Sol	" " "	5
Coleman, Mrs. Maud M., in trust	Toronto	10
Coleman, Mrs. Victoria	St. Thomas	3
Collard, Mrs. Effie W.	Ridgeway	20
Collier, Mrs. Fanny E. Indianna Grey	London, Eng.	5
Collins, Mrs. Addie Z.	Thorold	5
Collver, Mrs. Nessie	Toronto	1
Collyer, John L.	Buffalo, N.Y.	5
Colonial Investments, Ltd.	Chatham	100
Commerce Guardian Trust and Savings Bank, The	Toledo, Ohio	100
Confederation Life Association	Toronto	521
Conning, Wm.	Cornwall, N.Y.	4
Continental Life Ins. Co., The	Toronto	250
Cook, Geo. E.	"	120
Cook, Geo. T.	Welland	20
Cook, Trustees Estate John L.	Toronto	300
Cook, Mrs. Laura	Niagara Falls, South	3
Cook, Wm. A. M.	Toronto	1
Cooke, Mrs. Elizabeth	Uxbridge	11
Cooper, Miss Ida A.	Willowdale	10
Cooper, Mrs. Mary G., in trust	Balderson	1
Cooper, Robt. L.	Detroit, Mich.	17
Copeland, Chas. E.	Elmvale	20
Copeland, Chas. L.	"	6
Copeland, Mrs. M. A.	"	8
Copland, Executrices Estate Mrs. Madge	Toronto	2
Coppley, Geo. C.	Hamilton	10
Coppley, George C., in trust	"	35
Coppley, Miss Lottie	"	14
Cornell, James G.	Scarborough	25
Coulson, D.	Toronto	50
Coulthard, Mrs. Eva E.	Peterborough	29
Coulthard, Mrs. Mariam A.	Toronto	40
Coulthard, R. A.	Whitby	18
Court Bertie, No. 478, C.O.O.F.	Ridgeway	3
Courtney, Reginald M.	Ottawa	20
Couse, H. E.	Fergus	12
Couse, Miss Louise W.	Asbury Park, N.J.	5
Cowan, Miss Edith S.	Toronto	6
Cowan, Walter B., in trust	"	10
Coxwell, Mrs. Bridget Helen	"	5
Crane, George A.	La Salle, N.Y.	10
Crane, Philip A.	Hinsdale, Ill	10

Crane, Wm. B.	Kingston Pa.	25
Cranston, Mrs. Edith	Tottenham	4
Cranston, Revd. Richard A.	Welland	10
Craven, Mrs. Hazel E.	Hamilton	1
Crawford, Mrs. Helen N.	Toronto	10
Crawford, Miss Lillian E. A.	"	50
Crawford, Mrs. Mary E.	London, Eng.	5
Crawford, Miss Sara J.	St. Mary's	10
Crawford, Thomas	Toronto	10
Crocker, Miss Adelaide B.	"	1
Crocker, Mrs. V. Adelaide, guardian of Jas. W. Crocker	"	1
Crocker, Exors. Estate William	"	45
Crookshanks, Mrs. Eliza S. M.	Peterborough	3
Crosthwaite, Harvey F.	Hamilton	3
Crosthwaite, Miss Olive	"	1
Crosthwaite, Miss Vangie M.	"	1
Crow, Miss Mary	Scarboro Junction	1
Crowther, Wm. C.	Toronto	200
Crysler, Mrs. Catherine	St. Davids	3
Cullis, Miss Emma R.	Cameron	3
Culver, Miss Grace M.	Hartford, Conn.	4
Currie, W. M.	Hamilton	43
Currier, Mrs. Caroline J.	Toronto	25
Curtis, Mrs. Dora F.	St. Thomas	4
Curtis, James D.	" "	10
Cushing, Mrs. Bessie M.	St. Albans, Vt.	2
Cushing, Stephen S.	" " "	5
Custer, Mrs. Edith B.	Pottstown, Pa.	4
Cuthbert, Mrs. Estella	Evanston, Ill.	2
Da Costa & Co'y	Toronto	1
Dailey, Miss Margaret I.	New York, N.Y.	5
Dalton, Charles C.	Toronto	50
Dalton, Miss Florence E.	"	8
Dalton, Mrs. Ophelia H.	"	22
Danley, Mrs. Henrietta	St. Catharines	3
Danter, Miss Alice H.	Toronto	7
Darch, Alfred	"	5
Darling, Mrs. Lucy J.	Stony Brook, N.Y.	25
Darlington, Miss Grace	Toronto	1
Darlington, Josiah	"	10
Darlington, Robt. J.	"	100
Davidson, Mrs. Florence I.	St. Catharines	5
Davidson, James	Hamilton	5
Davies, Miss Fidelia	Toronto	5
Davies, Mrs. Harriet L.	"	11
Davies, Thos. E.	Port Colborne	8
Davis, Mrs. Florence P.	Aylmer	3
Davis, Frank G.	"	10
Dean, Mrs. Minnie	Detroit, Mich.	1
Dearden, Thos.	St. Thomas	25
Dempster, Samuel	Pittsburgh, Pa.	25

Dennistoun, Miss Elizabeth O.	Perth	49
Deroy, Aaron	Detroit, Mich.	50
Derry, Mrs. Margaret G.	Edinburgh, Scotland	391
Deterling, Mrs. Estella M.	Port Colborne	7
Dewey, Jeremiah	Niagara Falls, N.Y.	10
Dickinson, Stephen C.	Halsetown, St. Ives, Eng.	2
Dickson, Miss Margaret V.	Preston	3
Dils, Jas. K., and Alberta Dils or the Survivor	Welland	25
Dimock, J. Wesley	Windsor, N.S.	3
Dingman, Mrs. Helen R.	St. Thomas	1
Disher, Mrs. Annie W.	Ridgeway	24
Disher, Miss Clara	"	3
Disher, Miss Clara, and Miss Margaret A. Disher or the Survivor	"	16
Disher, Miss Edith M.	"	23
Disher, Mrs. Florence E.	"	11
Disher, Robert M.	"	24
Disher, W. B.	"	240
Dixon, Exors. Estate B. Homer	Toronto	186
Dixon, Frank I.	"	10
Dixon, Mrs. Mary L.	St. Catharines	6
Dixon, Estate of Wm.	Toronto	15
Dobbie, George A., in trust	Galt	5
Dobbie, John	Niagara Falls	2
Dobbie, J. H., Executor Estate Robt. Spence	Kitchener	2
Dodgson, Harold	North Bay	2
Domestic and Foreign Missionary Society of the Protestant Episcopal Church in the U.S.A.	New York, N.Y.	15
Dominion Fire Insurance Co.	Toronto	25
Dominion Life Assurance Co., The	Waterloo	90
Dominion Scottish Investments, Ltd.	Toronto	50
Donald, James P.	Lindsay	10
Donegall, Violet, Marchioness of, F. B. Oxley & Eastern Trust Co., Trustees under will of Ada L. Bains	Halifax	19
Doran, Wm. L.	Niagara Falls	50
Doubt, Henry	Oshawa	15
Douglas, D. H., in trust for Margaret R. Douglas and Mary E. Douglas	Chatham	27
Douglas, William	Fort Erie	50
Douglas, Wm. M.	Toronto	100
Dow, Henry	Hamilton	25
Dowling, Mrs. Elizabeth	Ottawa	10
Downey, Thomas	Chippewa	5
Downing, J. Daniel	North Bay	12
Drayton, Nigel R.	Gores Landing	10
Drummond, Miss Winnifred E.	Paris Station	3
Drynan, Miss Louise E.	Liverpool, Eng.	116
Duckworth, Jerome	Victoria Harbour	100
Duggan, Chas. E.	St. Davids	10

Dunbar, Miss Irene	Dunbarton	4
Dunbar, W. T.	"	30
Duncan, Mrs. Agnes	Galt	5
Duncan, E. B., Trustee	Brantford	25
Duncanson, White & Co.	Toronto	1
Dunlop, Guy A.	Richmond, Va.	24
Dunn, Jas. F.	Ridgeway	1
Dunnigan, F. J.	Toronto	30
Dwyer, Miss Anna B.	St. Catharines	9
Dwyer, Mrs. Annie M.	" "	14
Dwyer, Mrs. Florence	Toronto	50
Dwyer, Leslie R.	St. Catharines	9
Dyer, John	Oshawa	40
Eastern Trust Co., Guardians of Estate of Children A. L. Gue	Halifax, N.S.	2
Eastern Trust Co., Trustees for F. Lucie Kennaway	" "	5
Eastern Trust Co., Surv'g. Trustee for Mrs. M. C. Primrose	" "	12
Eastern Trust Co., in trust for St. Andrew's Presbyterian Church, Wolfville, under will of R. Pratt	" "	5
Eastern Trust Co., Trustees Estate S. S. B. Smith	" "	12
Eastern Trust Co. and Hy. A. Kaulbach, Trustees of will of Rev. J. A. Kaulbach	" "	36
Eastern Trust Co., The, & or F. B. Oxley, Agents for Helen Maxwell	" "	21
Eastwick, James	Iffley, Eng.	5
Eaton, Mrs. Annie E.	Owen Sound	50
Eaton Life Assce. Co'y., The T.	Toronto	100
Eberts, Mrs. Edith D.	"	177
Eberts, Mrs. Mabel E.	Chatham	6
Eby, George	Preston	13
Echlin, Mrs. Elmetta M.	Toronto	3
Ecker, Mrs. Annie	Brooklyn, N.Y.	1
Edgar, Clark D.	New London, Conn.	10
Edgar, Mrs. Ruby T.	Toronto	10
Edmond, Miss Margaret H. A.	Croydon, Eng.	5
Egan, Mrs. Anna P.	Toronto	6
Eggleton, Roland	Aylmer	5
Eisen, Carl	Montclair, N.J.	10
Eliot, John H.	Dublin, Ireland	11
Ellery & Co.	Newark, N.J.	25
Elliot, Miss Cynthia J.	Toronto	35
Elliot, Miss Kate A., and Miss Annie K. Elliot	London	17
Elliot, Executrices Estate Judge Wm.	"	117
Elliott, E. H.	Bolton	10
Ellis, H. T. W., K.C.	Windsor	34
Ellis, Mrs. Mary E.	Toronto	50

Ellison, Ralph	Lansing, Mich.	1
Ellsworth, H. V.	Ottawa	17
Ellsworth, Mrs. Mae C.	Buffalo, N.Y.	11
Ellsworth, Mrs. Mary G.	Ridgeway	1
Ellsworth, Miss Reba N.	"	3
Ely, Miss Edith E.	Fergus	5
Empey, Geo. W.	Ostrander	5
Empire Trust Co., Trustee under agreement and Declaration of Trust of United States Shares Corpn., dated Sept. 16th, 1927. Series D.	New York, N.Y.	24
Equi, W. J.	Toronto	78
Erskine, Miss Annie M.	Peterborough	10
Esch, Geo. H., and Belle A. Esch or the Survivor	Sault Ste. Marie	8
Eskind, Alex.	Nashville, Tenn.	15
Etherington, Mrs. Dorothy M.	New York, N.Y.	50
Evans, Miss Edyna R.	Hamilton	2
Evans, Mrs. Emily E.	Toronto	42
Evans, George E.	"	35
Evans, Henry W.	"	50
Evans, Miss L. Evelyn	Bournemouth, Eng.	7
Evans, Mrs. Mary E.	Toronto	20
Evans, Mrs. May M.	West Toronto	2
Evans, W. J.	Toronto	14
Evely, Mrs. Mary E.	Pontiac, Mich.	8
Everett, Mrs. Isabel	Stevensville	4
Faber, Lothar W.	Brooklyn, N.Y.	50
Farlinger, A. C.	New Liskeard	5
Farmer, Mrs. Ada M.	St. Catharines	12
Farmer, Mrs. Mary H.	Fergus	60
Farncomb, Miss Dora M.	Toronto	2
Farncomb, Miss Dorothea	"	18
Farncomb, Miss Dorothy	Oshawa	4
Farncomb, Rev. Frederick E.	Toronto	25
Farncomb, Miss Marjorie C.	"	3
Farncomb, Thos. S., M.D.	Trenton	13
Farrell, Miss Dorothy S.	Berwick, N.S.	38
Farrell, Miss Teresa	London, Eng.	465
Farthing, John M.	Aylmer	75
Federal Trust Co'y	Newark, N.J.	50
Feller, Meyer	New Brunswick, N.J.	10
Fender, Mrs. Cora E.	Burlington	36
Fender, Jacob D., or Georgia F. Dunne and Survivor	"	15
Fennell, Mrs. Margaret A.	Grand Valley	10
Fergus, The Reeve and Treasurer of the Village of, in trust	Fergus	3
Ferguson, Thos. R.	Uxbridge	5
Fergusson & Co'y., G. Tower	Toronto	5
Ferrie, A. E.	"	10

Ferrie, A. E., and Maud Ferrie, Exors. Estate C. Ferrie	Hamilton	25
Ferrie, Mrs. Maud	"	28
Feuer, Joseph	New York, N.Y.	10
Field, Henry M.	London, Eng.	16
Field, John T.	Cobourg	7
Field, Thomas T.	Wingham	15
Field, Walter S.	Niagara Falls	5
Fillingham, Joseph P.	Lansing, Mich.	30
Finch, Wm. H.	Hamilton	10
Finkle, Miss Ethel M.	Woodstock	10
Finlay, W. A., and D. Clarkson	Toronto	42
Finn, Miss Minnie T.	Halifax, N.S.	25
Fire Reassurance Co. of N.Y., The	Hartford, Conn.	50
Firstbrooke, Mrs. Mary A.	Toronto	50
First National Bank of Boston and R. P. Taylor, Trustees under indenture of Frances E. Taylor, dated June 28th, 1929	Boston, Mass.	1
First Reinsurance Co'y of Hartford, The	Hartford, Conn.	100
First Trust Bank Inc.	Wilmington, Del.	26
First Union Trust and Savings Bank, Trustee under agreement with Jas. Norris, dated Aug. 28th, 1924. No. 3922	Chicago, Ill.	264
First Union Trust and Savings Bank, Trustee under agreement with Jas. Norris, dated June 2nd, 1919. No. 1895	" "	178
Fisken, J. Kerr, in trust	Toronto	28
Fisken, J. K., and W. R. Wadsworth, Trustees	"	7
Fitton, Minnie, and H. W. Fitton, Trustees	Brantford	20
Fitton, H. W., in trust	"	8
Fitzgibbons, Mrs. Julia	Whitman, Mass.	20
Fleming, Miss Elizabeth S.	Galt	10
Fleming, Mrs. Helen G.	Toronto	10
Fleming, M. P.	"	23
Fleming, M. P., in trust	"	250
Fleury, Miss Elinor N.	"	50
Fleury, Estate J.	Aurora	10
Fleury, Wm. E.	Toronto	52
Flint, Miss Ida A.	"	2
Flynn, Miss Kate	Niagara-on-the-Lake	3
Fordham, Herbert	New York, N.Y.	10
Forgie, Mrs. Isabel K.	Pembroke	5
Forgie, J. G.	"	20
Forgie, J. G., in trust	"	50
Forster, Mrs. Bessie C.	St. Catharines	20
Forster, Mrs. Jean Clark	Toronto	1
Forster, J. W. L.	"	24

Fortner, Mrs. Marinda	Ridgeway	6
Foss, Miss May C.	St. Thomas	42
Foster, Miss Elma A.	Toronto	8
Foster, Hubert B.	Bowmanville	5
Fowlds, Miss Grace I.	Hastings	3
Fowlds, Exors. Estate Henry M.	"	23
Fowlds, Miss Louise V.	"	4
Fowlds, Walter M.	"	4
Foy, Miss Emily M.	Toronto	35
Foy, Frank C.	"	35
Foy, John V.	"	35
Foy, Miss Katherine M.	"	35
Fraker, Mrs. Louise D.	Duluth, Minn.	10
Francis, Exors. Estate Wellington	Toronto	50
Frank, Mrs. Lillian B.	St. Thomas	80
Fraser, Walter S.	New York, N.Y.	5
Freer, Mrs. Alice M.	Oakville	6
French, Mrs. Margaret J.	Toronto	12
Fretz, Miss Mary A., and Mrs. Helena Sherk or Survivor	Stevensville	2
Fried, Samuel L.	Brooklyn, N.Y.	10
Friel, Mrs. Hannah B.	Chicago, Ill.	8
Fuller, Miss Alice M.	Toronto	28
Fuller, Mrs. Emma L.	"	50
Fuller, Exors. Estate Miss Mary E., under will dated Dec. 20th, 1923	Hamilton	18
Furminger, Harry S.	Appleton, Wis.	10
Gage, Cameron	Bartonville	63
Gage, Mrs. Charlotte D.	Toronto	5
Gage, F. H.	"	19
Gage, Lady Ina B.	"	40
Gale, Shirley L.	Burlington, Vt.	5
Galoska, Mrs. Mabel B.	New Liskeard	5
Galvin, Leroy S.	Lima, Ohio	5
Gamble, Administratrix Estate Mrs. Anna	Toronto	6
Gammon, Amos	Cottam	7
Ganz, Philip	New York, N.Y.	3
Gardner, Geo. M.	Toronto	5
Gardner & Co., W. A.	Buffalo, N.Y.	23
Garner, Mrs. Caroline	St. Catharines	17
Garner, Miss Clara M.	" "	1
Gates, Miss Clara A.	Hamilton	6
Gates, Mrs. Georgina K.	London	2
Geary, G. Reginald, K.C.	Toronto	20
Geggie, Mrs. Isabella M.	Ottawa	28
General Accident Assurance Co. of Canada	Toronto	116
George, Alfred W.	Port Hope	19
George, Alfred W., in trust	" "	5
George, Mrs. Helen E.	Toronto	25
Gerrie, Mrs. Carrie E.	Chicago, Ill.	14

Gibbons, John J.	Toronto	50
Gibbs, Arthur E.	Philadelphia, Pa.	20
Gibson, Mrs. Agnes E.	Belleville	48
Gibson, Mrs. Jean Armstrong	Grimsby	11
Gibson, Miss Madge	Kitchener	25
Gilbert, Exor. Estate Gertrude E. B.	St. Thomas	7
Gilbert, Miss Kathleen M. I.	" "	23
Giles, Mrs. Fannie	Toronto	10
Gill, Jacob C.	Victoria Harbour	50
Gillbard, Edward B.	East Orange, N.J.	35
Gillbard, John W.	Toronto	26
Gillies, Mrs. Isabel R.	Burlington	35
Gillies, James B.	"	25
Gilmer, Arthur	Waterdown	10
Gilmour, Executrix Estate Jos. E.	North Bay	25
Givens, Miss May	Toronto	25
Glassco, A. W.	Hamilton	3
Glassco, Mrs. E. Marion	"	38
Glassco, Ernest S.	Oakville	15
Glatfelter, W. E.	Harrisburg, Pa.	11
Glenney, Miss Theresa L.	Toronto	34
Glenum, Donald	New York, N.Y.	1
Goggin, Mrs. Maria	Port Credit	8
Goldie, A. Gibson	Galt	13
Goldie, A. R.	"	15
Goldie, A. R., and J. C. Breckenridge, in trust for Margt. E. Breckenridge	Toronto	5
Goldie, Mrs. Mary L.	Galt	5
Goldie, Miss Mary McD.	"	1
Goldie, Miss Rebecca G.	"	28
Goldthorpe, John	Brooklyn, N.Y.	20
Gomer, Mrs. Margaret C., or Alice C. Gomer and the Survivor	Oakland, Cal.	20
Gooch, Exor. Estate R. N.	Toronto	29
Good, Robt. C.	East Mauch Chunk, Pa.	5
Goodall, Robt.	Woodbridge	7
Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees H. M. Casselman settlement	Toronto	15
Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees Grace A. Gooderham settlement	"	15
Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees D. B. McCormick settlement	"	10
Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees M. M. Ramsay settlement	"	15
Gooderham, Hy. F., and The Union Trust Co., Limited, Trustees M. V. Stewart settlement	"	15
Gooderham, Exors. Estate Henry	"	70
Gooderham, Mrs. Margaret	"	45

Gordon, Miss Catharine R.	St. Catharines	14
Gordon, George	North Bay	25
Gordon, Mrs. Janet P.	Toronto	22
Gordon, Miss Jean P.	"	10
Gordon, Mrs. Jennie A.	St. Catharines	5
Gordon, Mrs. Marguerite	Halifax, N.S.	6
Gordon, Mrs. Winifred M.	Toronto	17
Gordon, Mackay & Co., Ltd.	"	155
Gould, Executrix Estate Alma M.	Uxbridge	7
Gould, Miss Minnie	"	6
Goulding, Mrs. Dorothy M.	Toronto	17
Gourlie, Herbert W.	"	28
Gow, Alexander	Windsor	3
Gow, Mrs. Harriet	Hamilton	12
Gow, Miss Janet S.	Toronto	3
Gow, Miss Margaret C.	"	3
Graesser, Fred. A.	Ridgeway	3
Graff, Mrs. Edith C.	New York, N.Y.	25
Graham, Miss Christina A.	Biggar, Scotland	7
Graham, Mrs. Clara M.	Port Hope	35
Graham, John	Bolton	2
Graham, Wm. A.	Ottawa	5
Grandy, Miss Beatrice M.	Port Hope	5
Grant, Mrs. Josephine S.	" "	7
Grant, Mrs. Laura McN.	Halifax, N.S.	28
Grant, Mrs. Lettie C.	Clayton, N.Y.	15
Grant, Miss Margaret	Toronto	1
Grasett, Fred. LeM., M.D.	"	40
Grasett, H. J.	"	10
Grasett, Mrs. Jane S.	"	10
Graton, Claude D.	Newark, N.J.	4
Greacen, Mrs. Margaret	Toronto	18
Greco, Vincenzo E.	S. S. Marie	20
Green, Arthur E.	St. George	5
Green, Mrs. Martha J.	Orangeville	3
Greenwood, Harry	Cornwall, N.Y.	24
Greey, Mrs. Mary E.	Toronto	1
Greig, Edward R.	"	10
Greig, Miss Margaret R.	"	8
Griffin, Mrs. Belle G.	St. Thomas	41
Griffin, Mrs. Edith M.	Hamilton	12
Griffin, F. M.	St. Thomas	50
Griffith, Mrs. Alice M.	Hamilton	5
Gripton, Charles M.	Niagara-on-the-Lake	31
Grist, Miss Amelia C.	Ottawa	36
Grist, Miss Mary L.	"	36
Griswold, Mrs. Elizabeth	Bridgeport, Conn.	10
Groben, Elmer P.	Buffalo, N.Y.	10
Gudebrod, Charles B.	Philadelphia, Pa.	25
Guess, Harry A.	New York, N.Y.	7
Gundy, Exors. Estate W. P.	Toronto	14

Hadden, John, in trust for F. W. Hadden	Toronto	5
Haffey, Miss Alice	Woodstock	1
Hagarty, Mrs. Florence A. G.	Toronto	2
Hahasey, Miss Margaret	"	5
Haines, Geo. H.	Wilkes-Barre, Pa.	10
Hale, Miss Frances A.	Colemans Hatch, Eng.	171
Hales, Mrs. Marion	Toronto	10
Hall, Miss Florence	Windsor	12
Hall, Mrs. Ida	Woodstock	55
Hall, Mrs. Margaret F.	Guelph	20
Hall, Miss Wilma J.	Sunderland	1
Halperin, Elias	New York, N.Y.	2
Hamilton, C. S., and E. B. Stockdale, Trustees	Toronto	10
Hamilton, Mrs. Jessie	London, Eng.	10
Hamilton, Joshua S.	Brantford	100
Hamilton, Lauchlan A.	Lorne Park	14
Hamilton, Miss Margaret	Claremont	10
Hamilton, Mrs. Mary	Welland	5
Hamilton, Exors. Estate W. A.	Fergus	60
Hamlin, Reuben W.	Glendora, Cal.	42
Hamly, Cyril T.	Toronto	2
Hamly, Jos. W.	"	5
Hanan, John H.	New York, N.Y.	10
Hance, Willard	Freeport, Ill.	20
Hanna, Mrs. Maud	Sarnia	10
Hardie, Mrs. Maria G.	Greenock, Scotland	37
Hardison, Geo. M.	Salt Lake City, Utah	21
Harkness, Mrs. Mary L.	Timmins	12
Harris, Miss Constance M. D.	Ottawa	5
Harris, Edward A.	Harrow	2
Harris, Edward W.	New York, N.Y.	10
Harris, Mrs. Jessie M.	Ottawa	18
Harris, Thomas A.	Lucknow	2
Harrison, Chas.	Wheatley	15
Harrison, Frank A.	Toronto	35
Harwitz, Harry	Baltimore, Md.	5
Haslitt, Robt.	Toronto	5
Hattie, R. M., and Hector McInnes, Trustees for Daisy G. Hattie	Halifax, N.S.	10
Hattie, R. M., and Hector McInnes, Trustees for Louise B. Gue	" "	10
Hattie, R. M., and Hector McInnes, Trustees for Estate T. R. Gue	" "	4
Haun, Mrs. Susie M.	Welland	15
Haverstick, Frantz	Rochester, N.Y.	5
Hawley, Miss Deborah	Fort Erie	22
Hay, Exors. Estate Edward	Toronto	50
Hayes, Miss E. Belle	Clayton, N.Y.	5
Hayes, Mrs. Ida E.	Grosse Point, Mich.	5
Haynes, Mrs. Catharine G.	St. Catharines	1
Hazle, Harry R.	Toronto	8

Healey, Mrs. Elizabeth M., or Irene L. Healey and Survivor	Humber Bay	1
Heath, Mrs. Mary T.	Toronto	35
Heintzman, Armand N.	"	46
Heintzman, George C.	"	424
Heintzman, Estate Herman	"	114
Helmer, Charles E. T.	Union	2
Hencken, Hancke	New York, N.Y.	10
Henderson, Miss A. Mabel	Toronto	5
Henderson, Mrs. Elizabeth M.	Collingwood	8
Henderson, Sir James B.	London, Eng.	20
Henderson, Mrs. Joan A.	Toronto	10
Henderson, Executrix Estate Joseph	"	14
Henderson, Miss Mary L.	"	9
Henderson, Misses Mary L. and Eliz. J., and the Survivor	"	9
Henderson & Small, in trust	"	2
Henderson, Small & Carrick, in trust for C. W. A. Baldwin	"	5
Hendrie, W. Ian S.	Hamilton	13
Heron, Miss Sarah E.	Toronto	12
Hethrington, E. A.	"	80
Heward, Geo. C.	"	43
Hewson, Mrs. Fannie B.	"	10
Hibbard, Mrs. Delilah	Buffalo, N.Y.	19
Hicks, Mrs. Annie H.	Oshawa	14
Highet, Miss Mary E.	Cobourg	12
Hill, A. S. D.	Fergus	10
Hill, Lewis F.	Halifax, N.S.	43
Hindson, Miss Mary H.	Tillsonburg	3
Hinkley, Mrs. Margaret G.	Brooklyn, N.Y.	35
Hobbs, Chas. B.	New York, N.Y.	25
Hobbs, John W.	Toronto	119
Hobson, Miss Fannie C.	St. Thomas	51
Hobson, John C.	Addy, Wash.	17
Hodge, Mrs. Agnes	London	12
Hodge, Mrs. Mary Wight	Toronto	75
Hodgins, Mrs. Blanche	"	3
Hodgins, Justice F. E.	"	14
Hodgins, Justice F. E., Trustee for Dorothy Hodgins	"	8
Hodgins, Justice F. E., Trustee for Estelle Hodgins	"	1
Hodgins, Justice F. E., Trustee for Lucile Hodgins	Toronto	9
Hoffman, Mrs. Nellie S.	Newburgh, N.Y.	20
Hofheimer, Mrs. Tessie W.	Philadelphia, Pa.	10
Hogan, M. J.	Port Colborne	420
Holland, Charles	Brampton	58
Hollingsworth, F. E.	Sault Ste. Marie	20
Holmes, Alfred B.	Glen Cove, N.Y.	10
Holmes, A. C., in trust for B. W. Saunders Estate	Galt	18

Holmes, Allan C., in trust for Mrs. Emily Slaight	Galt	10
Holmes, Mrs. Lillian M.	"	194
Holmes, Mrs. Victoria E. P.	St. Catharines	6
Holston, Lewis P.	Ithaca, N.Y.	10
Holt, Maynard F.	New York, N.Y.	25
Honsberger, Joshua	Dunnville	2
Hoodless, Wm. H.	Philadelphia, Pa.	100
Hooper, Mrs. Catherine M.	Trenton, N.J.	3
Hooper, Rev. J. Hugh	Hudson Falls, N.Y.	3
Hopkins, Miss Helen M.	Port Colborne	5
Hopkins, L. E. J.	" "	37
Hopper, William H.	Cobourg	6
Horne, John	Toronto	15
Horner, A. N.	"	5
Horner, Mrs. Minnie	"	5
Hoskin, Miss Mary	"	50
Hoskins, Miss Margaret	"	16
Houghton, Miss Mary	St. Catharines	14
Houston, H. C.	Toronto	21
Houston, Mrs. Ida L.	"	12
Howard, Mrs. Emily Maclean	"	7
Howe, Alex. C.	Brooklyn, N.Y.	50
Howe, Mrs. Alice M. W.	Port Arthur	50
Howell, Miss A. Gertrude	Hamilton	12
Howland, Miss Cicely A.	London, Eng.	8
Howland, Miss Elizabeth R.	Toronto	5
Howland, Mrs. Emma M.	"	21
Howland, George W.	"	190
Howland, Sons & Co., Ltd., H. S.	"	590
Howland, Mrs. Katharine	"	30
Howland, Peleg	"	250
Howland, W.	Kleinburg	20
Hubby, Lester M.	New York, N.Y.	10
Hudson, Mrs. Lela G.	Hamilton	5
Hudson, Mrs. Margaret J.	St. Catharines	20
Hudson, William S.	Preston	15
Hueston, Henry M.	Sarnia	50
Hughes, Miss A. Camilla	Ottawa	75
Hugli, Mrs. Victoria	Sault Ste. Marie	3
Hungerford, Jas. M.	Clayton, N.Y.	10
Hunnisett, Frank	Toronto	25
Hunter, Miss Mary A.	Orono	8
Hurley, John A.	New York, N.Y.	50
Hurley & Co.	" " "	67
Hussey, Edward E.	Sanford, Me.	25
Hussey, Miss Frances V.	Port Arthur	2
Hussey, Harry	Peking China	100
Hussey, Henry B.	" "	2
Hutcheson, Mrs. Blanche E.	Port Perry	14
Hutcheson, Exors. Estate Florence S.	" "	26
Hutcheson, V. H. E.	Toronto	70
Huth, Cornelius	New York, N.Y.	15

Ibbetson, Mrs. Mabel	Hamilton	5
Imperial Life Assce. Co. of Canada	Toronto	300
Imperial Trading Corporation	New York, N.Y.	1058
Incorporated Synod of the Diocese of Huron	London	23
Ingersoll, J. H.	St. Catharines	15
Ingersoll, J. H., Exor. Estate Louisa L. Neelon	" "	5
Ingersoll, J. H., Trustee for Helen D. P. Gordon	" "	14
Ingersoll, J. H., Surviving Trustee for Mary B. Merritt	" "	19
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her children	" "	16
Inglis, Miss Nancy	Aylmer	2
Ingram, Alfred O.	New York, N.Y.	100
Ingram, Robt.	Sutton West	15
Inman, Mrs. Margaret	Toronto	1
Innes, Charles E.	Simcoe	42
Innes, Mrs. E. Leila	"	7
Innes, Hugh P.	"	13
Innes, Mrs. Mabel M.	"	7
Innes, Mrs. Mary A.	Hamilton	10
Innes, Robt. L.	"	15
Innes, William L.	Simcoe	35
Investment Group Corpn.	Los Angeles, Cal.	10
Investment Shares Co.	Cambridge, Md.	1
Inwood, F. G.	Toronto	30
Irwin, Wm. G.	Ligonier, Pa.	10
Isaacs, Albert G.	Wilkes-Barre, Pa.	5
Jackson, Charles M.	Medina, N.Y.	14
Jackson, Miss Elizabeth	Fergus	10
Jackson, John	Woodstock	9
Jackson, Mrs. Martha M.	Ridgeway	10
Jackson, Mrs. Mary E.	Niagara Falls	13
Jackson, Mrs. May	Amigari	20
Jackson, Miss Pearl I.	Woodstock	5
Jackson, Mrs. T. Griffin	St. Thomas	151
Jackson, Walter	Niagara Falls	8
Jacobi, Philip	Toronto	175
Jacobs, Louis	New York, N.Y.	10
Jacobus, Wm. L.	Wilkes-Barre, Pa.	10
Jacques, Jean	Providence, R.I.	1
Jaffray, Harry T.	Toronto	5
Jaffray, Miss Jennie L.	New York, N.Y.	5
Jaffray, Mrs. Jessie L.	Toronto	20
Jaffray, Miss Julia K.	New York, N.Y.	4
Jaffray, Miss Mabel K.	Toronto	6
James, Uriah A.	Pittston, Pa.	8
Jansen, Mrs. Orpha B.	Stevensville	4
Jansen, Richard P., or Orpha B. Jansen and the Survivor	"	4

Japp, Miss Nora E.	London, Eng.	9
Jeffers, Mrs. Nellie D.	Toronto	20
Jefferson, Mrs. Kathleen H.	New York, N.Y.	20
Jellyman, Miss Janet A.	Toronto	2
Jenkinson, Edwin	Wexford	4
Jennings, John	Toronto	10
Jephcott, Exors. Estate Wm.	Port Credit	42
Johnson, Mrs. Adelaide J.	Cooperstown, N.Y.	30
Johnson, Benjamin P.	Witherbee, N.Y.	2
Johnson, Mrs. Elsie F.	Sarnia	26
Johnson, Geo. W.	Bath, Me.	10
Johnson, Mrs. Louise H.	St. John's, Nfld.	9
Johnson, Mrs. Margaret A.	Peoria, Ill.	10
Johnson, T. H., J. A. MacInnes, W. A. Hart and C. Bell, Trustees	Halifax, N.S.	1
Johnson, T. H., W. A. Hart, J. A. MacInnes and C. Bell, Trustees Jost W. M. City Mission	" "	9
Johnston, Mrs. Agnes B. O.	Edinburgh, Scotland	200
Johnston, Miss Alice L.	Riverside, Cal.	5
Johnston, Exors. Estate Andrew	Sarnia	45
Johnston, Exectes. Estate E. F. B.	Toronto	25
Johnston, John H.	St. Thomas	3
Johnston, Mrs. Katherine	"	3
Johnston, Mrs. S. Grace	Toronto	10
Johnston, Miss Victoria M.	"	8
Johnston, W. R.	"	17
Johnston, Exors. Estate W. R.	"	20
Jones, Exors. Estate Clarkson	"	20
Jones, Miss Evelyn J.	Goderich	1
Jones, Exors. Estate J. Gordon	Toronto	15
Jones Bros. & Co., Limited	"	50
Jordan, Mrs. Mary M.	Halifax, N.S.	7
Kains, A. J.	St. Thomas	50
Kaiser, Mrs. Louise L.	Oshawa	10
Karn, Miss Clara M.	London	5
Karn, T. Arthur	"	50
Kaumeier, Chas. H.	Los Angeles, Cal.	25
Kay, E. J.	Toronto	14
Kay, George	Stratford	10
Kay, Wm. A.	Wallingford, Conn.	5
Keefer, M. Wilkes	London, Eng.	100
Keeler, Mrs. Louise S.	Grand Rapids, Mich.	25
Keevill, Mrs. Edith S.	Cornwall, N.Y.	20
Kehoe, Cecil A.	South Porcupine	1
Kelly, Arthur	Toronto	5
Kelly, Harry J.	New York, N.Y.	64
Kelly, Justice H. T	Toronto	20
Kemp, Alex. M.	Los Angeles, Cal.	75
Kendall, C. E.	Hamilton	16
Kennedy, Edward J.	Jersey City, N.J.	1
Kennedy, Mrs. Margaret	St. Thomas	10
Kennedy, Thomas	Toronto	50

Kenney, John	Burlington	2
Kenny, Jos. B., Surviving Trustee for Margaret J. Kenny	Halifax, N.S.	35
Kerr, Mrs. Emma L.	Oakville	18
Kerr, James E.	Galt	6
Kerr, Miss Margaret T.	Toronto	14
Kerr, Mrs. Marion A.	"	30
Ketcheson, Mrs. Annie C.	Belleville	8
Kettles, W. J.	Toronto	6
Kiely, Exors. Estate Wm. T.	"	238
Kilgour, Mrs. Alice M.	Eglinton	23
King, Mrs. Eliza Ethel	Lowbanks	3
King, Mrs. Grace	Toronto	25
King, Mrs. Mary	"	14
King, Mrs. Virginia P.	New York, N.Y.	100
Kingston, Frederic E.	Hartford, Conn.	12
Kingstone, Miss Edith H.	Toronto	12
Kingstone, Miss Fanny C.	"	5
Kingstone, Mrs. Marion	St. Catharines	20
Kingstone, Miss Mary A.	Toronto	10
Kingstone, Mrs. Wilhelmina	"	41
Kinley, Mrs. Christina	Buffalo, N.Y.	2
Kippax, Miss Helen M.	Brantford	5
Kirkpatrick, A. M. M.	Toronto	28
Kirkpatrick, Mrs. Beatrice H.	"	12
Kirkpatrick, Miss Caroline A.	"	7
Kirkpatrick, Mrs. Florence B.	Harrisburg, Pa.	4
Kirkpatrick, Mrs. Frances E.	Carrying Place	3
Kirkpatrick, Geo. D.	Toronto	30
Kirkpatrick, Lady Mary L.	London, England	12
Kirwin, William	Ingersoll	13
Kittson, Norman E.	Toronto	12
Klugman, Julius	New York, N.Y.	50
Knocke, Mrs. May	" " "	15
Knowles, A. G.	Sault Ste. Marie	12
Knowlton, Thos. E.	Toronto	1
Knowlton, W. H.	"	88
Kreider, Andrew R.	Annville, Pa.	15
Kroncke, Charles O.	New York	61
Kyle, Exors. Estate Mrs. Mary J.	Toronto	89
Kynoch, Mrs. Josephine	"	43
Lackner, Geo. L.	Toronto	1
Laidlaw, E. W. H.	Aylmer West	22
Laidlaw, Mrs. Julia I.	Toronto	200
Laidlaw, Walter C.	"	400
Laidley, Mrs. Della M.	Sioux Lookout	4
Lake, Miss Annie C.	Toronto	5
Lake, Arthur H.	"	4
Lake, Edgar E.	Waterdown	3
Lake, William J. A.	Toronto	1
Labombard, William	Port Nelson	5
Lamont, Mrs. Florence L.	Toronto	6
Lamont, W. H.	"	40

Lampman, Miss Ann M.	Thorold	5
Lampman, Miss Caroline McN.	"	5
Lampman, Miss Frederica	"	5
Landon, Charles H.	Rutland, Vt.	5
Lane, Peter F.	New York, N.Y.	10
Lang, Edward D.	Kitchener	10
Lang, John L.	Sault Ste. Marie	10
Lang, Miss Marion M.	Toronto	3
Lang, Robert	Grand Valley	8
Lang, Tanning Co., Ltd., The	Kitchener	50
Langley, Mrs. Mary M.	Toronto	5
Langmuir, Mrs. Georgina H.	"	5
Langstaff, James M.	"	3
Languedoc, Mrs. Erie R., Usufructuary Legatee	Ottawa	4
Lannan, Miss Ellen V.	Port Colborne	12
Lannan, Thomas A.	" "	12
Laughlin, Miss Guendolen V.	Los Angeles, Cal.	25
Lauscher, Sigmund	New York, N.Y.	10
Lautenbach, Mrs. Bertha H.	" " "	10
Lawler, Miss Annie L.	Toronto	392
Lawler, Executrices Estate Rev. E. B.	"	10
Lawrence, Mrs. Anna M.	"	9
Lawrence, Calvin	Ottawa	30
Lawrence, Mrs. Edith	Stratford	4
Lawrence, James	Toronto	18
Lawrence, John	Detroit, Mich.	6
Lawrence, Wm. S.	Toronto	5
Laxton, Mrs. Grace	"	192
Layman, Mrs. Hannah J.	Tillsonburg	2
Leach, Fred. H.	Toronto	14
Learn, Mrs. Lettie A.	Bridgeburg	12
Lee, J. W.	Toronto	100
Lee, W. Cecil, and Chas. E. Lee, Trustees	"	25
Le Gresley, Alfred	St. Heliers, Jersey, C.I.	10
Leitch, Archibald D.	Toronto	10
Leitch, C. St. Clair	St. Thomas	20
Leith, Mrs. Mary E. H.	Toronto	7
Leith, Mrs. Olga	London, Eng.	2
LeMesurier, A. B., M.D.	Toronto	10
LeMesurier, G. G.	"	40
LeMesurier, G. G., G. L. Smith, and A. B. Wilkie, Trustees Wilkie Trust	"	481
LeMesurier, Mrs. Wilhelmina E.	"	5
Lemkau, Mrs. Josephine R.	Montclair, N.J.	10
Lenihan, Mrs. Mary	Ingersoll	5
Leonard, R. W.	St. Catharines	60
Leonard, W. H.	Port Perry	49
LeRoy, Edmund B.	Toronto	5
Leslie, Andrew	St. Thomas	30
Leslie, Miss Edith	Chicago, Ill.	15
Leslie, Mrs. Sarah	Hamilton	25
Lester, Thomas W.	"	14
Letcher, W. H.	Port Perry	20

Lewis, Chs. G.	Pittston, Pa.	25
Lewis, Miss Ethel G.	Halifax, N.S.	168
Lewis, Mrs. Maude L.	" "	12
Lewis, Mrs. Maude L., and Miss Ethel G. Lewis, Trustees	" "	139
Lewis, Mrs. Maude L., and Miss Ethel G. Lewis, Trustees No. 2	" "	28
Lewith, Edward L., Executor	Wilkes-Barre, Pa.	25
Libertone, Andrew	New York, N.Y.	6
Lieber, Benjamin	Atlantic City, N.J.	15
Lightbound, Chas. H.	Toronto	8
Lightfoot, Mrs. Matilda	Stratford	5
Lindon, Mrs. M. Vere	London, England	6
Lindsey, Miss Margaret E.	Mono Road	6
Lines, Thomas W.	Toronto	10
Little, Andrew J.	"	6
Little, George F.	"	10
Little, Henry	Ingersoll	16
Little, Mrs. Janet H.	New York, N.Y.	10
Little, Miss Margaret	Toronto	6
Locke, Mrs. Irene	"	10
Loew, Chas. E.	New York, N.Y.	75
Loew, Miss Julie V.	" " "	50
Logan, Miss Mildred W.	Toronto	40
London & Western Trusts Co., Ltd., Trustees for Canadian General Investment Trust, Ltd.	London	200
London & Western Trusts Co., Ltd., Trustees for C. H. Clarke	"	11
London & Western Trusts Co., Ltd., re Smart Trusts	"	30
Long, Mrs. Clarissa R.	Toronto	10
Long, Mrs. Elizabeth	"	80
Long, Mrs. Emma	"	10
Long, Millard F.	Wilkes-Barre, Pa.	10
Louttit, Wm. E.	Belwood	6
Love, Miss C. Grace	Walkerville	1
Love, Mrs. Daisy H.	St. Thomas	37
Love, Mrs. Eva B.	Toronto	100
Love, Miss Minnie E.	St. Thomas	17
Low, Arthur R.	Toronto	5
Low, Kenneth D. A.	Okehampton, Eng.	30
Lucas, Sydney E.	Peking, China	40
Ludlow, Austin I.	Brantford	25
Luke, F. E.	Toronto	5
Lummis, Exors. Estate W. D.	"	35
Lundquist, Mrs. Anna	Pearson, Wash.	11
Lutz, Charles	New York, N.Y.	10
Lyle, Morley W.	Peterborough	5
Lynn, John E.	Kitchener	17
Macartney, Exors. Estate Alfred T.	Dunnville	3
Macartney, Geo. P., M.D.	Stratford	10
MacCluer, Fred. A.	New York, N.Y.	10

MacDiarmid, Miss Etheline J.	Galt	4
Macdonald, Miss Beatrice	Toronto	5
Macdonald, Exor. Estate Miss Ellen	Hamilton	50
Macdonald, Misses Katherine, Helen R. and Isabel D.	"	24
Macdougall, Mrs. Emily A.	Toronto	16
Macgregor, Mrs. Kate B.	Hamilton	4
MacInnes, Mrs. Gertrude A.	Toronto	23
MacInnes, W. R., and A. H. Campbell	"	50
Macintosh, J. A.	"	70
Mackan, J. J.	St. Catharines	30
Mackay, Mrs. Elizabeth M.	Toronto	14
Mackay, Mrs. Letitia L.	Hamilton	5
Mackay, Mrs. Lillian J.	Woodstock	21
MacKeen, R. T.	Toronto	10
Mackelcan, Mrs. Jean McI.	"	14
Mackellar & Co., S. R.	"	1
Mackendrick, Mrs. Dora S.	"	1
Mackenzie, Hugh D.	Wolfville, N.S.	50
Mackenzie, Kenneth W.	Port Arthur	30
Mackinnon, Mrs. Ina B.	Roches Point	54
Mackintosh, Mrs. Violet O.	Toronto	8
Macklim, Mrs. Mary E.	"	10
Macklin, Miss Clara	"	23
Macklin, Miss Margaret	Southampton	14
Macklin, Miss Nora H.	Toronto	5
MacLaren, Mrs. Hilda	Whitby	8
Maclean, Mrs. Jennie G.	Toronto	15
Maclean, Samuel	Port Dalhousie	7
Maclean, W. B.	Toronto	30
MacMahon, Mrs. E. Gertrude E.	"	80
MacMahon, Exors. Estate H. P.	London	50
MacMahon, H. W.	Toronto	17
MacMurchy, Angus	"	25
Macpherson, W. M., W. M. Dobell and Robt. L. Defries, Trustees of Macpherson Trust	"	21
MacRitchie, Miss Eva L.	Ottawa	7
Magruder, Mercer H.	Upper Marlborough, Md.	10
Mahler, Ernst	Neenah, Wis.	50
Main, Miss Jean	Hamilton	5
Main, Mrs. Marguerite	Toronto	5
Malloch, Mrs. Olive C. E.	"	9
Manby, Mrs. Sophia M.	Niagara Falls	21
Mann, Mrs. Clara E.	Grimsby Beach	40
Mara & McCarthy	Toronto	7
Marburg, Theodore H.	New York, N.Y.	10
Mark, Manley, and Catherine E. Mark or the Survivor	Woodstock	5
Marple, Neil	St. Thomas	3
Marsh, Exor. Estate Daniel	Grimsby	8
Martin, Mrs. Elizabeth E.	Toronto	50
Martin, Mrs. Mary H.	"	3
Martin, Miss Vera K. C.	"	10

Martin, Wm. J.	San Francisco, Cal.	50
Martin, Mrs. Yvonne	Toronto	5
Massey, Mrs. Alice Vincent	"	10
Massey, C. V.	"	25
Masten, S. Edgar	Bloomfield	5
Matheson, Miss Eliza J.	Perth	36
Mathews, Mrs. Addie	Ridgeway	12
Mathews, Wm. H.	"	50
Mathison, Miss Annie	Toronto	10
Mattes, Albert L.	Santa Monica, Cal.	10
Matthews, Arnold C.	Toronto	58
Matthews, Wilmot L.	"	58
Maury, Mrs. Jennie P., Trustee	Memphis, Tenn.	28
Maxwell, Miss Helen O.	Toronto	11
Maycock, Alfred J.	"	5
Maycock, Norman T.	"	1
Mayer, Sigfried	New York, N.Y.	15
Meadows, David	St. Thomas	17
Meadows, Miss Edith	" "	3
Means, Joseph K.	Champaign, Ill.	1
Medland, Wm. A.	Toronto	15
Medland, Wm. J.	"	5
Meighen, Mrs. Letitia B.	Perth	5
Meissner, Mrs. Elsie L.	Allentown, Pa.	1
Mendelsohn, Nathan	Atlantic City, N.J.	15
Mercer, Mrs. Mary, or Miss Joan Mercer and Survivor	Toronto	10
Merner, Mrs. Caroline	New Hamburg	10
Merrill, Mrs. Helen M.	Glendale, Cal.	50
Merriman, Mrs. Agnes E.	St. Catharines	5
Merritt, Mrs. Annie	Hamilton	10
Merritt, J. P., or Amy J. Merritt and the Survivor	St. Catharines	40
Merritt, Exors. Estate Thos. R.	" "	157
Merritt, Exors. Estate W. H.	" "	442
Merritt, Col. Wm. Ingersoll	London, England	38
Meston, Miss Margaret	Hamilton	15
Miatt, Miss Laura M.	Toronto	15
Michie, Lt.-Col. John F.	"	500
Milano, John C. R.	New York, N.Y.	12
Miles, Rev'd Charles	Aylmer	3
Miles, Hubert E.	Sherbourne, England	10
Millar, Estate Margaret R.	Hollywood, Cal.	9
Miller, Executrix Estate Coleman	Toronto	15
Miller, Miss Constance W.	St. Catharines	10
Miller, John W.	Swastika	10
Miller, Exors. Estate Mrs. Marietta	St. Catharines	84
Miller, Miss Natalie C.	" "	11
Miller, Mrs. Pauline C. Lash	Toronto	56
Miller, W. H.	Picton	26
Mills, Mrs. Mattie E.	Fergus	6
Milmine, Bodman & Co., Inc.	New York, N.Y.	10
Milway, J. H.	Port Arthur	25
Miner, Edwin D.	New Paltz, N.Y.	3

Misener, Mrs. Alice M. K.	Fort Erie	15
Mitchell, Mrs. Daisy M.	Hamilton	25
Mitchell, David	New York, N.Y.	10
Mitchell, Eben	Hamilton	25
Mitchell, H. E.	Toronto	10
Mitchell, Mrs. Myra E.	"	5
Moblo, Mrs. Jane A.	Dunnville	20
Moffat, Mrs. Cecil Marguerite	Toronto	25
Molesworth, Mrs. Bathurst G.	Oakville	50
Monk, Mrs. Rosamond P.	Toronto	14
Monro, Miss Amy	"	5
Monro, Mrs. Isabel	Edinburgh, Scotland	40
Monro, Neville F.	Toronto	5
Monteith, Hon. Nelson	Stratford	14
Montgomery, Mrs. Margaret E.	Toronto	24
Montgomery, William	Grimsby	8
Montizambert, Exors. Estate Mrs. Mary J., under will dated January 22nd, 1921	Ottawa	258
Montizambert, Miss Mildred H.	"	16
Montpelier National Bank	Montpelier, Vt.	20
Montreal Trust Co., Agent Mary L. Kenny	Halifax, N.S.	1
Montreal Trust Co., Guardians Kenny Children	" "	2
Moodie, Miss Jean	Hamilton	10
Moor, Joshua C.	Toronto	14
Moore, Mrs. Emily	Niagara Falls	5
Moore, Exors. Estate Mrs. Mary	Niagara Falls S.	10
Moore, Mrs. Mary E.	St. Catharines	119
Moorhouse, Mrs. Ella M.	London	20
More, W. G.	Toronto	29
More, W. G., in trust for Eric G. More	"	2
Morgan, J. W.	"	25
Moriarity, John J.	New York, N.Y.	2
Morin, Miss Jeannette L.	Toronto	16
Morin, Miss Lucy M.	"	16
Morley, Mrs. Rosalie Jackson, or R. B. Morley and Survivor	"	1
Morrill, Ernest L.	Biddeford, Me.	20
Morris, Exors. Estate Hon. Alex.	Toronto	228
Morris, Administrator Estate Edmund M.	"	2
Morris, Miss Eleanor S.	Halifax, N.S.	4
Morris, Mrs. Emily C.	Toronto	30
Morris, Francis J. A.	Peterborough	1
Morris, Jas., and T. R. Merritt, Trustees for Emily L. Merritt	Toronto	168
Morris, Lawrence W. B.	Halifax, N.S.	4
Morris, Mrs. Margaret J.	Toronto	3
Morris, Pryce	"	7
Morrison, Miss Edith C.	Brampton	6
Morrison, Mrs. Edna M.	Toronto	30

Morrissey, Michael, or Anna Morrissey and the Survivor	Moberly, Mo.	10
Morrow, Frank	Toronto	7
Morrow, George J.	"	12
Morrow, Miss Margaret	"	7
Morrow, Miss May	"	7
Morse, Mrs. Jessie M.	Winona, Minn.	2
Morton, Mrs. Emma S.	St. Albans, Vt.	2
Mosley, Jos.	Welland	30
Mouck, Mrs. Loreena	Port Colborne	3
Moyle, Exors. Est. J. R.	Ottawa	5
Mudge, Mrs. Hannah M.	Afton, N.Y.	5
Muir, Miss Helen	St. Catharines	33
Muir, J. B.	Ingersoll	5
Muir, Miss Janet F.	Port Dalhousie	10
Muir, Matthew F.	Toronto	50
Muir, Mrs. Ruby W.	"	10
Muir, Mrs. Ruby W., in trust for Elsie M. Begg	"	13
Muir, William C.	Port Dalhousie	4
Muldrew, Miss Ellen	Toronto	5
Mullin, Mrs. Anna	Amherstburg	45
Munro, Orin H.	Albany, N.Y.	5
Murray, Alex. O.	Ingersoll	3
Murray, James C.	Chicago, Ill.	50
Murray, John	Toronto	5
Mustard, Miss Isobel	"	10
Myers, Mrs. Ellnora S.	Berwick, Pa.	5
McAlister, Miss Annie B.	Fergus	15
McAlister, Miss Elizabeth	"	5
McAlister, Miss Mary	"	14
McAndrew, Miss Annie M.	Toronto	48
McAndrew, Miss Jane	"	60
McArthur, Mrs. Ada Jean	"	44
McAuley, John J.	Philadelphia, Pa.	10
McAuliff, M.	Welland	100
McCabe, Mrs. Mary	Toronto	25
McCall, Mrs. Jane	"	13
McCalla, Miss Mary D.	St. Catharines	15
McCallum, Douglas	Galt	8
McCallum, Peter A., in trust	St. Catharines	59
McCallum, Wm.	St. Thomas	5
McCarthy, Miss Dora, or Miss Florence McCarthy and Survivor	Toronto	70
McCaw, John H.	New Liskeard	5
McClelland, F. J.	Niagara-on-the-Lake	10
McClelland, Mrs. Geneviève J.	Scarsdale, N.Y.	16
McClelland, W. R.	Niagara-on-the-Lake	16
McCollum, Mrs. Adeline M.	Toronto	12
McCollum, Allan C.	"	2
McCrum, Reid	Uniontown, Pa.	1
McCulloch, Mrs. Agnes H.	Galt	90
McCulloch, Exors. Estate Hugh	"	60
McCullough, Wm. A.	Toronto	5

McDonagh, Miss Charlotta	Dutton	5
McDonald, Lewis	Galt	15
McDonald, W. L., or Ida S. and Survivor	Toronto	10
McFall, Miss Annie E.	Bolton	2
McGee, Mrs. Elizabeth	Ottawa	100
McGee, Mrs. Maud A.	Thessalon	2
McGhee, John	St. Thomas	21
McGiffin, Mrs. Anna B.	Swansea	10
McGillivray, Donald	Port Colborne	150
McGillivray, Miss Mary	" "	70
McGregor, Rev. George	Prescott	10
McGregor, Wm. J.	Chatham	25
McGuire, Geo.	Stratford	20
McIntosh, A. A.	North Bay	25
McIntosh, Mrs. Elizabeth	Lindsay	2
McIntosh, Mrs. Gertrude E.	West Hartford, Conn.	5
McIntosh, Mrs. Mary	River John, N.S.	1
McIntosh, Mrs. Mary A.	North Bay	5
McIntyre, Peter E.	Brantford	45
McKay, Mrs. Ellen	Hamilton	35
McKeeman, W. J.	Glamis	5
McKendry, Wm.	Victoria Harbour	23
McKenna, Mrs. Edna C.	West Newton, Mass.	5
McKenzie, Andrew D.	Sarnia	20
McKibbon, Exors. Estate Herbert A.	Port Arthur	20
McKinnon, Miss Ella C.	St. Catharines	3
McLachlin, Exors. and Trustees Estate H. F.	Arnprior	100
McLaren, Mrs. Eleanor M.	Hamilton	14
McLaren, Geo. H., M.D.	Todmorden	11
McLaren, H. E.	Hamilton	16
McLaughlin, Michael	Toronto	10
McLean, Miss Christena	Orillia	6
McLellan, Rev. Alexander	Claremont	60
McLennan, Mrs. Elsie M.	Toronto	151
McLennan, J. C.	"	150
McMartin, Exors. Estate John	Cornwall	332
McMaster, Isaiah	Utopia	17
McMeekin, Executrix Estate Rev. Henry	Ottawa	2
McMichael, A. F.	Toronto	20
McMullen, Mrs. Ida L.	Fredericton, N.B.	10
McMurray, Mrs. Grace G.	Niagara Falls	10
McMurray, Louis S., in trust	Toronto	63
McMurray, Mrs. Suzanne S.	"	64
McMurrich, Mrs. Minnie G.	"	10
McMurrich, Mrs. Muriel L.	"	20
McNeal, William L.	Port Colborne	76
McNeil, James	New York, N.Y.	28
McNeil, Mrs. Louise J.	New Haven, Conn.	5
McNeill, H. S.	Toronto	30
McPherson, Allan	Orillia	35
McPherson, Allan, in trust for Quincy Adams Lumber Co.	"	20
McRae, J. H.	Niagara Falls	50

McVean, James H.	Dresden	20
McWilliams, John W.	Philadelphia, Pa.	5
Nairn, Executrices Estate Alexander	Toronto	9
Nathan, Hyman	New York, N.Y.	5
National Life Assurance Co. of Canada	Toronto	291
National Trust Co., Ltd.	"	110
National Trust Co., Ltd., Trustee	Hamilton	20
National Trust Co., Ltd., Trustees Florence Anderson trust	Toronto	50
National Trust Co., Ltd., Exors. Estate Thos. J. Fair	Hamilton	12
National Trust Co., Ltd., Trustee of Will and Codicils of Dom. Farrell, deceased	Toronto	112
National Trust Co., Ltd., Admin. Est. J. B. Hamilton	Hamilton	35
National Trust Co., Ltd., Trustee Anson Jones Estate	Toronto	85
National Trust Co., Ltd., Trustee J. P. Osborne trust	Hamilton	50
National Trust Co., Ltd., Exors. Estate Elias Rogers	Toronto	37
National Trust Co., Ltd., Trustee for Jean M. Wade trust	"	9
National Trust Co., Ltd., Trustees Mary I. Wilson trust	"	20
Nattress, Isaac	"	10
Nattress, Mrs. Julia	"	28
Nattress, Miss Lillian F.	"	2
Neelin, Miss A. Irene	"	28
Neeve, Chas. G.	"	3
Neeve, Miss Isabel F.	"	3
Nelles, Mrs. Christie A.	Toledo, Ohio	34
Nelles, Exors. Estate Jno. A.	London	14
Nelles, Thos. R.	Simcoe	5
Nelson, Carl F.	Pearson, Wash.	30
Neumuller, Ernest J.	Wilkes-Barre, Pa.	5
Nevin, Mendel	Brooklyn, N.Y.	10
Newcombe, Exor. Estate Dan. W.	St. Thomas	25
New Haven Bank, N.B.A., The Trustee under will W. Walker, deceased	New Haven, Conn.	15
Newland, Stanley R.	Humber Bay	2
Newton, James Q.	Denver, Col.	6
New York Trust Co., The, Trustee for Registered Owners of Trust Shares issued under a certain Indenture dated Sept. 1st, 1927, between Canadian Bankstocks, Inc., and The New York Trust Co., as trustee	New York, N.Y.	44
Nichols, Geo. E. E., in trust for M. Dorothy Poole	Halifax, N.S.	6
Nichols, Mrs. Janet E.	Fergus	7

Nichols, Walter C., and Mae C. Nichols or the Survivor	Ridgeway	10
Nicks, Benjamin D.	"	5
Nicolson, Mrs. Florence E.	Greenock, Scotland	37
Nispel, Miss C. Barbara	Preston	1
Nispel, Mrs. Mary E.	"	20
Nivin, Mrs. Florence B.	Cobourg	8
Nodwell, Mrs. Margaret	Grand Valley	1
Nordheimer, Exors. Estate Samuel	Toronto	111
Norris, Mrs. Ella C.	Guelph	10
Norris, James D.	Chicago, Ill.	110
Norris, Mrs. Marguerite L.	" "	164
Norris, Sr., Sidney	Toronto	2
North American Investment Corpn.	San Francisco, Cal.	50
North American Life Assurance Co.	Toronto	250
North, Charles H.	Picton	7
Northcote, Mrs. Isabella G.	Toronto	51
Northway, Mrs. Alice M.	"	47
Northway, Arthur G.	"	27
Northway, Mrs. Jessie S.	"	10
Northway, Exors. Estate John	"	80
Northway, John A.	"	250
Northway, John A., President, and J. B. Ratcliff, Secretary, in trust	"	210
Noyes, G. R. Finch	Oakville	12
Oakley, J. G.	Toronto	21
O'Brien, Miss Catharine M., Administratrix Estate Jas. O'Brien	Welland	48
O'Brien, Mrs. Jessie	Toronto	29
O'Bryan, Miss M. Grace	Halifax, N.S.	27
O'Connor, Mrs. Mary E., surviving Trustee for Miss A. Camilla Hughes	Ottawa	20
Odiseos, Mrs. Smaro	Greenwich, Conn.	5
Odlum, Miss Eleanor D., and Mrs. Helen E. Doorly	Hamilton	5
O'Donnell, C. J.	McAdoo, Pa.	5
Ogden, A. L.	Toronto	10
Ogden, A. L., Trustee Est. Gertrude Lightbound	"	5
Ogden, Miss Bradda L.	"	8
O'Hara, Exors. Estate Miss Gertrude	"	24
O'Keefe, Exors. Estate Eugene	"	300
Oliver, John O.	"	1
Oliver, Mrs. Ruth A.	"	1
Olmsted, Mrs. Edith H.	Hamilton	50
Olmsted, Ingersoll	"	62
O'Neill, Miss Alice A.	Toronto	12
O'Neill, Miss Emma R.	Port Colborne	10
Ontario Mortgage Co'y	Toronto	150
O'Reilly, Exors. Estate Charles, M.D.	"	5
O'Reilly, E. B., M.D.	Hamilton	50
O'Reilly, Miss Elizabeth J.	"	43
Orr, William C.	Stratford	18

Osborne, Miss Annie B.	Hamilton	47
Osborne, Colin	"	80
Osborne, Mrs. Henrietta L.	"	14
Osborne, Mrs. Isabel B.	Toronto	100
Osborne, Trustees Estate J. B.	Beamsville	110
Osborne, Exors. Estate James Kerr	Toronto	211
Osler, Edward H.	Cobourg	20
Osler, F. G.	Toronto	40
Osler & Hammond	"	165
Overholt, Jos. E.	St. Catharines	10
Overton, Miss Gwendoline J.	Toronto	1
Oxley, Fred. H.	Halifax, N.S.	25
Oxley, Fred H., Agent	" "	4
Oxley, Miss Isabella E.	Toronto	30
Packard, Ambrose	Providence, R.I.	1
Packard, Miss Mary S.	Centerdale, R.I.	4
Packard, Miss Rhoda G.	" "	3
Packard, Miss Sara De V.	" "	3
Paff, Mrs. Elizabeth	Stratford	30
Park, Mrs. Louise H.	Buffalo, N.Y.	5
Parker, Miss Fanny A.	Wolfville, N.S.	26
Parker, Geo.	Teeswater	11
Parker, John T.	Toronto	21
Parkes, Robt. I.	Port Washington, L.I., N.Y.	5
Partridge, Estate G. W.	Halifax, N.S.	6
Pashby, Richd., in trust	Toronto	200
Pate, Exor. Estate Mrs. Julia M.	"	4
Pateman, Robt.	Woodstock	30
Paterson, Miss Annie M.	St. Catharines	22
Paterson, Mrs. Florence I.	Toronto	25
Paterson, Mrs. Florence I., in trust	"	7
Paterson, Mrs. Florrie	"	38
Paterson, James	Wiarton	100
Paterson, Miss Mary L.	Toronto	7
Paterson, Rev. T. W.	"	56
Paterson, Rev. T. W., P. L. Paterson and C. W. Paterson, Trustees for Miss Mary L. Paterson	"	12
Paterson, Rev. T. W., P. L. Paterson and C. W. Paterson, Trustees for Mrs. Emily Winstanley	"	12
Patterson, Mrs. Edythe A.	"	6
Patton, H. B.	"	20
Patton, Mrs. Louisa C.	"	20
Paul, Miss Hannah M.	Newburgh	7
Paull, Geo. B.	New York, N.Y.	25
Pearce, Chas. T.	Toronto	25
Peck, Miss Katharine W.	New York, N.Y.	5
Pedoe, Arthur	Toronto	5
Peebles, Charles D.	Hamilton	10
Peebles, Robt.	"	25
Peek, Mrs. Anna L.	Port Colborne	15

Pegram, Alfred F., and Nora M. Pegram, jointly	Sawtelle, Cal.	12
Peirce, Miss Annie V.	Los Angeles, Cal.	5
Peirce, Miss Mary	" " "	6
Pennie-Chatfield, Mrs. Lillie	Cornwall-on-the-Hudson, N.Y.	6
Penton, Miss Bessie B.	Halifax, N.S.	14
Pepall, Robt. L.	Toronto	2
Pepler, Mrs. Marjory L.	St. Catharines	5
Peregrine, Miss H. May	Branchton	1
Perrin, Morgan L.	Pittston, Pa.	10
Perry, Mrs. Jenny B.	Welland	7
Peters, Gordon A.	Toronto	2
Peterson, Mrs. Annie Ross	Grenada, Miss.	17
Petman, Mrs. Clara M.	Toronto	35
Pew, Mrs. Ella V.	Muskegon, Mich.	19
Pew, Mrs. Evelyn F.	Niagara Falls S.	2
Pfahler, Miss Elsie M.	Wilkes-Barre, Pa.	10
Philp, J. E. W., or Margaret E. Philp and the Survivor	Newcastle	12
Phipps, A. E.	Toronto	10
Phipps, Mrs. Sydney F.	"	16
Phoenix Insurance Co., The	Hartford, Conn.	250
Pierson, Miss Jennie	Fergus	5
Pinkerton, Mrs. Tilly K.	Belleville	16
Pipon, Mrs. Maude M.	Toronto	60
Pirie, Charles N.	Costa Rica, C.A.	100
Platt, Bruce S.	Grand Valley	10
Platt, Geo. P.	" "	4
Platt, Mrs. Mary J.	" "	3
Platt, Mrs. Pearl R.	" "	1
Platt, Samuel	" "	4
Plaxton, Mrs. Florence	Toronto	30
Plummer, Mrs. Lorna	"	7
Pollock, E. R.	Pacific Palisades, Cal.	10
Pontifex, Bryan	Knowle, England	7
Porter, Mrs. Edith F.	Hagerstown, Md.	10
Pound, Mrs. Dorothy	Ridgeway	20
Pound, Mrs. Gertrude C.	"	5
Pound, Isaac L.	"	65
Pound, Vivian E.	"	5
Pratt, Geo.	Halifax, N.S.	2
Prettyman, Mrs. Evelyn W.	Ridgewood, N.J.	5
Priestley, James A.	New York, N.Y.	10
Primrose, Mrs. Elizabeth B.	Toronto	1
Prince, Mrs. Charlotte	"	50
Prior, James	St. Catharines	13
Pulsifer, Wm. E.	New York, N.Y.	10
Pumpelly, R. W., O. T. Russell and H. L. Smyth, Trustees under Deed of Trust, dated Oct. 14th, 1922	Watertown, Mass.	50
Purdy, Walter S.	Beamsville	52
Purser, Exors. Estate Mrs. Leila	Cobourg	10

Quarry, Mrs. Agnes O.	Hamilton	6
Quarry, Mrs. Annie A.	Sandwich	8
Quarry, J. Bickford	Hamilton	5
Rabanus, Conrad J.	New Haven, Conn.	5
Rabanus, Conrad P.	West Haven, Conn.	2
Rabanus, Mrs. Elsie E.	" " "	2
Radley, Mrs. Elizabeth J.	Toronto	84
Rae, David A.	Belwood	5
Rae, Miss Sarah A.	"	4
Rae, Mrs. Thomasina	Toronto	5
Raikes, Miss Christobel C.	Barrie	3
Raikes, Miss Elsie G.	"	4
Raikes, Miss Georgina	"	24
Ramsay, Douglas M.	Edinburgh, Scotland	582
Ramsay, Lt.-Col. J. Gordon	" "	200
Ramsay, J. Gordon, Marian Ramsay, H. S. S. Pringle-Pattison and F. Chalmers, Trustees for Helen Anne Ramsay	" "	200
Ramsay, J. Gordon, Marian Ramsay, H. S. S. Pringle-Pattison and F. Chalmers, Trustees for Neil Gordon Ramsay	" "	200
Ramsey, Alan R.	Toronto	35
Ramsey, J. G.	"	125
Randall, Charles P.	Chicago, Ill.	100
Rankin, Alexander	Toronto	50
Ranney, Arthur E.	North Bay	45
Ray, Mrs. Maggie	West Concord, Minn.	7
Raymer, Mrs. Mary A.	Manhattan Beach, Cal.	22
Rayner, Adminstrators Est. Mrs. Ethel E.	Auckland, N.Z.	95
Read, Alfred T.	Aldershot	10
Read, Wm., and Elizabeth Read	Welland	13
Rector and Wardens, Trinity Church	Galt	17
Redrupp, Reginald J.	Toronto	2
Redway, Mrs. Hester V. M.	"	18
Redway, Sydney G.	"	5
Reeb, Mrs. Harriet A.	Port Colborne	3
Reeb, Executrices Estate William	" "	3
Reed, C. Wesley	Brampton	10
Reedy, Mrs. Jane	Toronto	23
Reese, Harry	Wilkes-Barre, Pa.	10
Regan, Mrs. Ella	St. Thomas	25
Reid, Miss Eva J.	Victoria Harbour	22
Reid, Walter B.	" "	12
Reid, Wm. J.	" "	39
Reilly, Miss Margaret J.	Niagara Falls	7
Reinhart, Wm. H.	Ridgeway	10
Renny, Miss Jessie	Fergus Falls, Minn.	6
Reoch, Robt. A. S.	Methuen, Mass.	10
Revell, H. B., in trust for Eileen M. Revell	Toronto	1
Reynolds, W. J.	St. Catharines	5

Rice, Mrs. Mary L.	Toronto	40
Richards, Albert E.	Hamilton	15
Richardson, Mrs. Eliza A., and Miss L. Gladys Richardson or the Survivor	Ingersoll	13
Richardson, Miss Frances	St. Catharines	30
Richardson, Robt. D.	Toronto	10
Richardson, W. C.	Grimsby	8
Richter, Max	New York, N.Y.	25
Rickwood, Gilbert	Woodstock	10
Riddell, Miss Annie E.	Hamilton	8
Riddell, John E.	"	20
Riddle, Chas.	St. Thomas	9
Ridgway, Arthur H.	South Devon, England.	72
Rigg, Mrs. Nancy Lane	Kendall, Eng.	4
Riley, H.	Toronto	3
Rinehart, Mrs. Mary E.	Portland, Ore.	10
Rioch, Geo. M.	Kenora	10
Risley, Mrs. Irma	Toronto	50
Ritchie, Geo.	Detroit, Mich.	5
Roach, Miss Louisa	Burlington	25
Roberts, Mrs. Amy L.	Hamilton	9
Roberts, Mrs. Neva	St. Thomas	3
Robertson, Miss Agnes	Oakville	10
Robertson, Mrs. Ann F.	Toronto	55
Robertson, Mrs. Bessie G.	"	20
Robertson, Miss Catharine B.	"	4
Robertson, Donald M.	"	125
Robertson, John	"	7
Robertson, J. S. and Mary E., and Survivor	St. Thomas	3
Robertson, Wm.	Hamilton	10
Robinson, Miss Ada C.	Stratford	5
Robinson, A. H. A., in trust for Arthur D. Robinson	Peterborough	2
Robinson, A. H. A., in trust for Melville C. Robinson	"	2
Robinson, A. L.	Hamilton	12
Robinson, Mrs. Esther	Stouffville	2
Robinson, George	Napanee	100
Robinson, Miss Harriet M. E.	Stratford	10
Robinson, H.	Toronto	7
Robinson, Mrs. Isabel H.	"	30
Robinson, James W.	Leamington	24
Robinson, Mrs. Lydia A. E.	Hamilton	60
Robinson, Miss Mary	Leamington	19
Robinson, Executrices Estate Mrs. Sarah	Toronto	60
Roger, Miss Edith A.	London, Eng.	5
Rogers, Alonzo	Ridgeway	11
Rogers, Frank E., M.D.	Denver, Col.	29
Rogers, Geo. W.	St. Catharines	19
Rogers, Miss Rachel S.	Belleville	1
Rohleder, Frederick	Kitchener	42
Rohman, S. Harold	New York, N.Y.	500
Rolph, Frank A.	Toronto	122

Rolph, Clark, Stone, Limited	Toronto	100
Romain, Miss Kate C.	"	17
Rome, Alfred C.	"	4
Roos, Geo. A.	Preston	30
Roper, Mrs. Fanny E.	Ottawa	40
Rose, Alfred B.	Toronto	30
Roseburgh, Mrs. Jessie W.	"	2
Rosenbloom, Morris	Kirkland Lake	5
Rosenfeld, Samuel	Philadelphia, Pa.	15
Rosenstadt, Jacob	Hamilton	100
Rosenthal, Joseph	New York, N.Y.	50
Rosevear, Chas. R.	" " "	5
Rosevear, Mrs. Edith D.	Montclair, N.J.	5
Ross, Miss Julia Beatrice	New York, N.Y.	9
Ross, Kenneth G.	Sault Ste. Marie	10
Ross, Mrs. Margaret	Port Robinson	12
Ross, Mrs. Mary	Fergus	2
Ross, Robt.	Toronto	20
Ross, Wm. A.	Vineland Station	10
Rossia Insurance Co. of America	Hartford, Conn.	100
Rounds, Frank	Welland	19
Rowe, Mrs. Lizette B.	Newark, N.J.	42
Rowland, Mrs. Mary A. N.	Kingston	7
Rowlands, Llewellyn J. R.	Toronto	10
Roy, Mrs. Mary A.	Hamilton	61
Royal Trust Co., The, Trustees for Annie S. Hill under deed of Trust dated May 19th, 1914	Toronto	6
Royal Trust Co., The, Trustees Estate J. Travers Lewis under will dated July 11th, 1913, and codicil dated March 8th, 1915	Ottawa	50
Royal Trust Co., Trustee under marriage settlement between A. Z. Palmer and Isabel G. H. Irwin, dated Sept. 16th, 1907	"	5
Royal Trust Co., The, G. T. Bogert and W. W. Jones, Trustees Estate Alex. Campbell under will dated April 9th, 1892	Toronto	35
Ruddy, Norman M.	New London, Conn.	10
Rudolf, Mrs. Edna H.	Brookline, Mass.	10
Russel, Mrs. Georgina N.	Toronto	11
Russell, Exors. Estate Frank J.	"	25
Ryerson, Eric E.	"	10
Sage, Anthony F.	Detroit, Mich.	33
Sailsbury, Mrs. Mary G.	Toronto	28
Salaman, Mrs. Ann S.	Ventnor, I. of W.	17
Salzman, Mrs. Hannah B.	Wilkes-Barre, Pa.	3
Sams, Mrs. Margaret L. G.	Toronto	15
Samuel, Mrs. Lilla	London, Eng.	14
Sanders, W. B.	Stouffville	20

Sanderson, Frederick	Nipigon	11
Sargent, Homer E.	Pasadena, Cal.	25
Saunders, Edward M.	Toronto	30
Saunders, Trustees Estate A.	London, Eng.	119
Saurin, W. J.	Port Colborne	10
Saylor, C. Wesley	Trenton	10
Scandrett, Harold B.	Toronto	10
Scarff, H. W.	St. Thomas	21
Scarff, H. W., in trust	" "	2
Scarff, Miss Laura K.	Woodstock	10
Scarth, J. F., and C. G. Scarth, in trust	Toronto	4
Schied, Edward P.	New York, N.Y.	10
Schissler, Mrs. Bertha M.	Victoria Harbour	9
Schissler, Charles	" "	1
Schissler, Frank	Toronto	5
Schissler, Harry E.	Orillia	12
Schissler, Miss Jean E.	Victoria Harbour	1
Schissler, J. P.	" "	11
Schissler, Miss Margaret	" "	12
Schissler, Miss Mary E.	" "	10
Schmidt, Mrs. Anna C.	Shakespeare	5
Schneller, Mrs. Loretto C.	Toronto	12
Schoenbach, Abraham	New York, N.Y.	5
Scholfield, Exors. Estate Mrs. Rebecca	Port Colborne	12
Schooley, Exors. Estate Ed. J.	Ridgeway	7
Schwenger, Emil	New York, N.Y.	5
Schwenger, Irving P.	" " "	10
Scoley, Miss Olive M.	Toronto	13
Scott, Blair T.	Baltimore, Md.	50
Scott, Charles W.	Toronto	10
Scott, Mrs. Helen G. M.	Haslemere, England	391
Scott, James	Toronto	50
Scott, Miss Katharine S., and F. W. Lee, in trust	"	40
Scott, Robt. F., and B. E. Bull, in trust	"	21
Scott, Robt. F., and James Scott, Trustees for Miss Catherine Scott	"	18
Scottish Northern Investment Trust, Limited, The	Aberdeen, Scotland	100
Second Canadian General Investment Trust, Limited	Toronto	61
Second Scottish Northern Investment Trust, Limited, The	Aberdeen, Scotland	25
Secord, Exors. Estate S. W.	Brantford	14
Securities Holding Corpn., Ltd.	Toronto	133
Semple, Miss Gertrude M.	"	7
Semple, Miss Margaret L.	"	7
Semple, Exors. Estate Robt.	Tottenham	11
Semple, W. H. A.	Cobourg	5
Senior, James K.	Cincinnati, Ohio	10
Sensenbrenner, Frank J.	Neenah, Wis.	50
Sexton, Herbert B.	New York, N.Y.	25
Shantz, Mrs. Catherine	Kitchener	1

Sharp, Herbert S.	Summerside, P.E.I.	7
Sharpe, Walter	Toronto	20
Shaw, Gibson P.	"	5
Shaw, Miss Ida	"	5
Shaw, Mrs. Kirty E.	Bay City, Mich.	15
Sheehy, Harry C.	New York, N.Y.	10
Sheridan, Jr., James	Brockville	6
Sherk, Erie L., and Minnie C. Sherk, or the Survivor	Ridgeway	4
Sherk, Jno. M., and Grace E. Sherk, or the Survivor	"	30
Sherk, Michael, or Sarah J. Sherk, and the Survivor	"	5
Sherrin, G. A.	Toronto	5
Sherwin, Mrs. Nellie J.	Fenella	5
Shickluna, Misses Isabelle and Bertha, or the Survivor	St. Catharines	9
Shier, Mrs. Catherine A.	Toronto	15
Shier, Miss Mabelle B.	"	5
Shier, Walter C.	Uxbridge	25
Shissler, John, and Melissa Shissler, or the Survivor of them	Ridgeway	10
Short, Hebert	Toronto	5
Short, Richard	"	100
Shortridge, Chas. E.	Hampton	2
Shortt, John H.	Brockville	9
Shultis, Mrs. Eva H.	Waterbury, Conn.	3
Sider, N. E.	Sherkston	8
Sidey, Jos. H.	Portland, Oregon	5
Siegel, Mrs. Carrie L.	New York, N.Y.	10
Silcox, Wilson	McAllen, Texas	20
Silver, Mrs. Blanche	Halifax, N.S.	28
Simon & Co., Alfred L.	New York, N.Y.	3
Simpson, Exor. Est. John	Lindsay	15
Simpson, Mrs. Mary	Grand Valley	10
Simpson, Mrs. Minnie	Montclair, N.J.	14
Sinclair, D. G. C.	New York, N.Y.	50
Sinclair, Mrs. Gertrude L.	Toronto	10
Sinclair, Exors. Estate J. C.	"	20
Sinclair, John	Barrie	20
Sinclair, Mrs. Margaret	Woodstock	5
Singer, Admstrs. Estate James	Fergus	20
Sisters of St. John the Divine	Toronto	11
Sisters of St. Joseph	"	4
Sixt, Wm. M.	Kirkland Lake	50
Skitch, Mrs. Fannie J.	Welland	16
Slark, Mrs. Maria A.	Jordan Station	70
Small, Alex. T.	Beamsville	18
Small, Arthur A.	Chicago, Ill.	24
Small, Herriot	San Francisco, Cal.	6
Small, Wolston N. J.	St. Catharines	20
Smalley, Oliver	New York, N.Y.	3
Smart, Alfred M.	London	73

Smart, Alfred M., and Catherine S. McLean	London	28
Smart, Jno. E.	Port Hope	29
Smith, Mrs. Ada E.	St. Catharines	5
Smith, Albert	Toronto	40
Smith, Alonzo T.	North Bay	25
Smith, Alonzo T., in trust	" "	12
Smith, Exors. Estate Prof. Andrew	Toronto	60
Smith, Mrs. Anna M.	North Bay	77
Smith, Miss A. Clarice	London, England	14
Smith, D. King	Toronto	100
Smith, E. Vincent	Niagara Falls	15
Smith, E. A.	Toronto	105
Smith, Miss Elizabeth	Claremont	2
Smith, Mrs. Eva C.	North Bay	50
Smith, Mrs. Eva G.	Toronto	7
Smith, Geo. W., M.D.	North Bay	100
Smith, Geo. W., No. 2 acct.	" "	26
Smith, Miss Hazel V.	Fenella	5
Smith, Mrs. Henrietta A.	Wingham	23
Smith, Kirtland M.	Alden Station, Pa.	60
Smith, Mrs. Lucie E.	Toronto	11
Smith, Miss May V.	Montrose, Pa.	5
Smith, Robt.	Toronto	16
Smith, R. Vernon	Baldwin, N.Y.	20
Smyth, James	Toronto	15
Smyth, Mrs. Julia S. M.	Lindsay	4
Smyth, Miss Sadie	Toronto	2
Snell, Mrs. Eliza J.	Woodstock	4
Snider, Mrs. Mary D.	Toronto	4
Snively, Mrs. Edith W.	"	50
Snyder, Herbert S.	New York, N.Y.	10
Snyder, Miss Lena	Kitchener	7
Snyder, Mrs. Martha J.	Niagara Falls	25
Somerville, Mrs. Marion	Toronto	16
Southcott, Harry	St. Catharines	14
Spellman, Mrs. Annie	Kitchener	21
Spence, Mrs. Margaret	Niagara Falls, South	12
Spencer, Chas. C.	Picton	6
Spencer, Miss Lola M.	Fonthill	50
Spilsbury, Mrs. Maria F.	Cranford, N.J.	35
Spitzner & Son, Inc., C. H.	New York, N.Y.	100
Spragge, Geo. W.	Cobourg	11
Spragge, G. E., and A. B. Wilkie, Trustees	Toronto	25
Spragge, Mrs. Jessie	"	20
Spragge, Mrs. Joan M.	"	3
Sproule, Miss Martha	"	9
Square, John S.	Stratford	37
Stackhouse, Edwin S.	Shickshinny, Pa.	50
Stanstead Corporation, The	Hopkins, Minn.	28
Starr, Mrs. Georgie	Brampton	5
Stayner, Exors. Est. Mrs. Harriot R.	Toronto	98

Stayner, Mrs. Harriot R., Executrix Estate T. Sutherland Stayner	Toronto	182
Stayner, Major Lawrence G.	Ryde, I. of W., England	17
Stayner, Rev. Winslow S.	Toronto	250
Stearns, Mrs. Clara E.	Pine Bluff, Ark.	10
Stedman, Mrs. Jessie C.	Brantford	5
Steele, Henry P.	Fergus	10
Steele, Mrs. Jennie B.	"	9
Stein, Leo	Long Island City, N.Y.	25
Steinz, Frank	Peru, Ill.	5
Stevenson, Mrs. Nellie B. K.	Canandaigua, N.Y.	55
Stewart, George N.	Toronto	15
Stewart, Jas. D., or Ida Stewart	Grand Rapids, Mich.	2
Stewart, Trustees Estate Robert	Toronto	36
Stewart, Mrs. Susan	"	12
Stewart, Thomas A.	Port Dalhousie	30
Stirling, Mrs. Lisette C.	Belfast, Ireland	7
Stobie, Forlong & Co.	Toronto	24
Stocks, Mrs. Agnes	Tillsonburg	1
Stocks, W. S.	"	3
Stockwell, Mrs. M. E.	Toronto	31
Stoddart, Mrs. Louisa M.	New York, N.Y.	10
Stone, Miss Ada E.	Toronto	3
Stone, George	Port Perry	17
Storie, James D.	Oshawa	100
Strang, Miss Helen C.	New York, N.Y.	1
Strasbourger, Samuel	" " "	6
Strathy, Mrs. Agnes S.	Toronto	3
Strathy, G. B.	"	110
Strathy, G. B., Trustee	"	3
Strathy, G. B., and H. W. A. Foster, Trustees	"	37
Strathy, James G. K.	"	7
Strathy, Mrs. Theodora	"	7
Stratton, A. H., Trustee and Executor	Peterborough	11
Strauss, Mrs. Bertha	East Aurora, N.Y.	50
Strauss, Louis	" " "	40
Strauss, Wm.	New York, N.Y.	25
Strong, Mrs. Mary L.	Newburgh, N.Y.	20
Stuart, Exor. Estate Mrs. Elizabeth C.	Guelph	14
Sullivan, Mrs. Henrietta M.	Toronto	24
Sutherland, Chas. N.	"	10
Sutherland, Mrs. Millie J.	Timmins	20
Sutton, Mrs. Alice	Hamilton	2
Sutton, Henry C.	Ardmore, Pa.	20
Swabey, Charles	Toronto	30
Swabey, Mrs. Florence	"	46
Swaine, Watson	"	20
Swan, Mrs. Eda M.	"	6
Swan, Mrs. Mary C.	"	10
Swan, Wilfred E.	"	20
Swan, W. H.	"	100
Swiss Bank Corporation	London, England	10

Syracuse Trust Co'y	Syracuse, N.Y.	100
Syzmanski, Leo	New York, N.Y.	11
Taft, Thos. K.	Cornwall Landing, N.Y.	5
Tait, Nelson	Cobourg	10
Talley, Wm. W.	Ware Neck, Va.	10
Tate, Wm. T.	Grand Valley	20
Taylor, Miss A. Flora	St. Catharines	5
Taylor, Arthur C.	Toronto	16
Taylor, Miss Helen F.	"	3
Taylor, Exors. Estate Mrs. Helen R.	"	3
Taylor, Miss Henrietta	Niagara Falls	5
Taylor, Henry J.	St. Catharines	120
Taylor, Henry J., in trust	" "	17
Taylor, H. Norman	" "	5
Taylor, Herbert F.	Toronto	10
Taylor, Miss Jean S.	Niagara Falls	5
Taylor, Stanley C.	Toronto	5
Taylor, Rev. T. Wardlaw	St. Andrews, N.B.	12
Teal, Mrs. Katharine	Ridgeway	30
Teeple, Mrs. Ella M.	Watertown, S. Dakota	39
Telfer, Miss Vera M.	Belvidere, N.J.	25
Temple, J. Algernon	Toronto	18
Tennent, Mrs. Mary C. P.	York, England	35
Tennis, Mrs. Erie E.	Oak Park, Ill.	13
Tennyson, Mrs. Maude	Toronto	1
Tew, Richard	"	5
Thayer, Miss Ida M.	"	16
Thériault, Louis P.	Caché Bay	20
Thom, Mrs. Flora M.	Niagara Falls	4
Thom, Exors. Estate John H.	Toronto	15
Thompson, Miss Alice M.	"	32
Thompson, Miss Edna H.	"	10
Thompson, Mrs. Elizabeth T.	"	50
Thompson, Mrs. Jane F.	"	20
Thompson, Mrs. Susannah J.	"	10
Thomson, Mrs. Lina S.	Fort William	12
Thorburn, Exors. Estate James	Toronto	70
Thorburn, Mrs. Jane	"	4
Thornton, Miss Josephine M.	"	6
Thresher, H. Hayward	Montclair, N.J.	10
Tindale, Mrs. Mary E.	Fergus	5
Tippet, Richard S.	Port Hope	1
Tobin, Miss Emily H.	Fergus	18
Tobin, Mrs. Gertrude A.	Toronto	13
Toner, Mrs. Edith M.	Collingwood	20
Toronto General Trusts Corporation, Exors. Estate H. F. Hamilton	Ottawa	40
Toronto General Trusts Corporation, in trust for Mary A. Hamilton	"	10
Toronto General Trusts Corporation, in trust for H. S. Perley	"	67
Toronto General Trusts Corporation, Trustees Estate E. C. Whitney, re Nora Whitney trust	"	25

Toronto General Trusts Corporation, Trustee for Edith F. Brittain	Toronto	4
Toronto General Trusts Corpn., Trustee for Graham Campbell	"	25
Toronto General Trusts Corporation, Exors. Estate W. J. Hanna	"	95
Toronto General Trusts Corporation, Exors. Estate Louis H. Jordan ..	"	26
Toronto General Trusts Corporation, re Jessie A. Kane trust	"	42
Toronto General Trusts Corporation, Trustee for P. W. Litchfield	"	12
Toronto General Trusts Corporation, Trustee for F. Harold Macdonald..	"	16
Toronto General Trusts Corporation, for account Ina B. Matthews	"	29
Toronto General Trusts Corporation, in trust for Nordheimer Cambie M/S trust	"	33
Toronto General Trusts Corporation, Trustee Nordheimer-Houston trust	"	11
Toronto General Trusts Corporation, in trust for J. K. Osborne trust No. 2	"	400
Toronto General Trusts Corporation, in trust for John G. Osborne	"	150
Toronto General Trusts Corporation, Trustee for Mrs. Nadine J. H. Osler	"	18
Toronto General Trusts Corporation, Trustee for Dorothy Pelham-Clinton	"	18
Toronto General Trusts Corporation, Exors. Estate Jos. T. Rolph	"	15
Toronto General Trusts Corporation, in trust for Desmond F. Ryan....	"	126
Toronto General Trusts Corporation, in trust for John R. Ryan	"	126
Toronto General Trusts Corporation, in trust for Homer E. Sargent, No. 2	"	35
Toronto General Trusts Corporation, Exors. Estate Geo. B. Smith	"	70
Toronto General Trusts Corporation, Trustees for Ethel M. Staunton ..	"	4
Toronto General Trusts Corporation, in trust for S. R. Stayner	"	17
Toronto General Trusts Corporation, in trust for T. A. Stayner	"	13
Toronto General Trusts Corporation, and J. S. Alston, in trust	"	10
Toronto General Trusts Corporation, and W. L. Matthews, trustees for Annabel M. Matthews	"	33

Toronto General Trusts Corporation, F. G. Osler, and Mrs. Mary E. L. Boyd, trustees for Mary E. L. Boyd	Toronto	33
Torrance, Mrs. Helen G.	"	11
Torrance, Miss Madeline	"	10
Towers, Mrs. Florence	"	5
Trant & Co.	New York, N.Y.	50
Trebell, Fred. F.	Toronto	5
Treble, Arthur W.	"	5
Trees, Charlotte E., Jas. D. Trees, Edith J. Lucas, and Samuel L. Trees, Trustees	"	72
Tresise, Mrs. Alice	Pontypool, England	11
Trimble, Mrs. Rennie C.	Toronto	7
Trinity College	"	56
Tripp, W. I., survg. Trustee R. M. Church Cemetery Fund	Stevensville	4
Tripp, W. I., in trust for Effie Tripp	"	9
Trout, Miss Helen H.	Toronto	17
Tryon, Estate of Nathaniel	Newington Jct., Conn.	10
Tuohy, Thos. F.	Great Neck, L.I., N.Y.	10
Turnbull, John A.	Atwood	11
Turner, Alex.	St. Thomas	7
Turner, Mrs. Florence	Brockville	1
Tuttle, Wm. E.	Niagara Falls	7
Twohey, Mrs. Diana F.	Buffalo, N.Y.	7
Twohey, Mrs. Diana F., in trust for M. D. Twohey	" "	1
Twohey, James E., or Diana F. Twohey, and the Survivor	" "	9
Twohey, William J.	Chatham	35
United States Fire Insce. Co'y	New York, N.Y.	200
Unsworth, Miss Alice J. McL.	Glendale, Cal.	51
Unsworth, Mrs. Mary E.	" "	11
Unsworth, W. B.	" "	45
Upton, Joseph	Flushing, L.I., N.Y.	10
Urquhart, John, M.D.	Oakville	40
Vail, Nathaniel	St. Thomas	11
VanBuskirk, Mrs. Caroline A.	Stratford	5
VanBuskirk, Mrs. Mary	Victoria Harbour	17
Vance, Robert S.	Simcoe	10
Van der Linde, Arthur S. G.	New York, N.Y.	10
Van Dusen, Frank E.	Toronto	1
Van Dusen, Frank H.	"	2
Van Dusen, Mrs. Margaret	St. Catharines	20
Van Norman, Mrs. V. Geraldine	Owen Sound	5
Vanstone, B. S., in trust	Toronto	22
Vanstone, Frederick C.	Bowmanville	20
Van Vlack, George A.	Waupoos	50
Van Winkle, Winant	Newark, N.J.	10
Vaughan, Mrs. Minnie	Buffalo, N.Y.	7
Veale, Mrs. Margaret H.	Brixham, Devon, Eng.	4

Venables, Francis G.	Toronto	10
Vigeon, Miss Adaline	"	66
Vigeon, Miss Ella M. F.	"	34
Vigeon, H. Frank	"	10
Villeneuve, P. Jos.	Ottawa	5
Vine, Estate Miss Mary J.	Ingersoll	11
Vyvyan, H. S. D.	Uxbridge	5
Waddell, R. M.	Peterborough	10
Wade, Mrs. Maud B.	Orillia	16
Wadsworth, Jas. L. C.	Simcoe	21
Wainright, Jas. H.	London	20
Wakely, Miss Florence	Oshawa	24
Waldie, Miss Lillie	Toronto	20
Waldie, Mrs. Meta S.	"	80
Waldie, Robt. S.	"	400
Walker, Chs. A.	Hagersville	10
Walker, H. C.	Toronto	5
Walker, Harold E.	"	25
Walker, Exors. Estate Miss Helen F., under will dated Jan. 22nd, 1921.	Ottawa	96
Walker, Miss Mary	Toronto	10
Walker, Thos. L.	"	84
Wallace, Macdonald	Ingersoll	1
Wallace, Mrs. Mary	Toronto	20
Wallace, Milton J.	North Bay	20
Wallace, Rev. Robt.	Toronto	20
Walley, F. G.	Ingersoll	10
Walley, Mrs. Minerva M.	"	2
Walsh, Mrs. Bridget M.	Arthur	9
Wansbrough, Mrs. Annie	Fergus	10
Ward, Miss Ada L.	Toronto	2
Ward, Miss Clara A.	"	7
Ward, David H.	"	12
Ward, Mrs. Elizabeth A.	"	4
Ward, Exors. Estate George D.	Cobourg	18
Ward, Mrs. Margaret J.	Hamilton	15
Ward, Mrs. Mary	Sarnia	10
Wardrop, Miss Helen	Toronto	50
Ware, Mrs. Grace E.	Waterville, Me.	75
Ware, Roland G.	" "	35
Waring, Thos. H.	Galt	6
Warney, Geo. J., and Annie S. Warney, or the Survivor	St. Thomas	10
Warren, Ven. Archdeacon George	Toronto	14
Warren, Jas. Brough	Tunbridge Wells, Eng.	20
Warren, Mrs. Mary L.	Toronto	15
Wasserman, Jos.	Philadelphia, Pa.	50
Watkins, Reginald W.	Hamilton	10
Watkins, Roger W.	Hartford, Conn.	2
Watkins, Exors. Estate Thos. W.	Hamilton	10
Watson, Miss Caroline J.	Toronto	1
Watson, Edwin	Newmarket	8
Watson, Mrs. Grace A.	Halifax, N.S.	12

Watson, Wm. V.	Toronto	3
Watt, Miss Elsie	"	25
Watt, Mrs. Isabella	"	55
Watt, John	"	125
Watt & Watt	"	81
Watts, Arthur E., in trust	Brantford	70
Waugh, W. J.	Hamilton	20
Way, Miss Bessie N.	New Haven, Conn.	20
Weaver, C. L.	Sanborn, N.Y.	5
Webb, Mrs. Alice M.	St. Catharines	10
Webb, Mrs. Mary E.	Toronto	10
Webster, Miss Jean	Springfield, Mass.	5
Welch, Mark W.	Endicott, N.Y.	5
Welsh, Arthur Allen	Cleveland, Ohio	10
Wentworth Incline Railway, Ltd.	Hamilton	50
Werdebaugh, Miss Fanny M.	Pittsburgh, Pa.	8
Werdebaugh, Miss Matilda P.	" "	8
West & Co'y., Louis J.	Toronto	10
Western Assurance Co.	"	100
Westfall, Clarence F.	Buffalo, N.Y.	5
Westland, W. S.	London	10
Weston, Mrs. Bessie P. D.	Toronto	8
Westworth, Wm. A.	Berrien Springs, Mich.	1
Wethey, A. Harvey	Portland, Ore.	3
Wethey, Arthur H.	Paris, France	52
Wethey, Miss Eugenie E.	Teignmouth, England	6
Wethey, Francis V. V.	Enfield, N.H.	14
Wethey, Miss Harriett E.	Teignmouth, England	6
Wethey, Miss Phoebe E.	" "	6
Wheeler, Mrs. Anne Long	St. Paul, Minn.	169
Wheeler, Mrs. Elizabeth S.	Plainfield, N.J.	1
Wheeler, John N.	New York, N.Y.	25
Wheelwright, Barton	Toronto	12
Whelan, Mrs. Anna M. M., and C. P. Whelan, jointly	Donnybrook, Ireland	25
Whetter, Mrs. Elizabeth	London	2
Whetter, Miss Winifred E.	"	4
Whitby, Oliver R.	Paris	49
White, Mrs. Anita B.	New York, N.Y.	10
White, Augustus R.	Buffalo, N.Y.	15
White, Conrad T.	Niagara Falls	8
White, J. A. G.	Toronto	1
White, Miss Kathleen M.	Hamilton	5
White, R. S., and Wm. Maynard, Trustees Estate Jno. Cotton	Stratford	9
Whitehead, William M.	Toronto	50
Whiteman, Mrs. Rhoda	Humberstone	8
Whitlock, Chas. M.	South Shields, England	10
Whitney, Executrix Estate Garnet	Wales	150
Whittell, Herbert, and Mary Mason, in trust	Driffield, England	32
Whittemore Co., J. H.	Naugatuck, Conn.	50
Whitwam, C. A.	St. Thomas	10
Whyborn, Mrs. Mary R.	Syracuse, N.Y.	5

Wickens, Leigh E.	Toronto	10
Wickett, Exors. Estate John	Port Hope	25
Wickett, Thomas	" "	35
Wickham, Edward	Toronto	7
Wicksteed, Exors. Estate Henry K.	"	25
Wigle, C. A.	Wiarton	10
Wigle, E. R.	Goderich	15
Wilcox, E. D., or Mrs. Emma Wilcox	Uxbridge	25
Wilcox, Mrs. Elizabeth S.	Sault Ste. Marie	10
Wilkie, Exors. Estate Mrs. Angelica	Toronto	48
Wilkie, Major Arthur B.	"	6
Wilkinson, Jas. B.	Minneapolis, Minn.	5
Will, Exors. Estate Colonel George	Halifax, N.S.	10
Williams, Arthur L.	Clayton, N.Y.	10
Williams, Exors. Estate Francis	Bracebridge	10
Williams, George	Goderich	185
Williams, Henry W.	Douglas, Ariz.	20
Williams, Horace D. H.	Boston, Mass.	25
Williams, Miss Susan	Roxbury, Mass.	25
Williamson, Mrs. Elsie B.	New York, N.Y.	10
Willson, Mrs. Elizabeth	" " "	12
Wilson, Mrs. Beatrice	Toronto	172
Wilson, Chas. W.	Ingersoll	6
Wilson, Clarence	Glanworth	3
Wilson, Mrs. Elizabeth A.	St. Catharines	5
Wilson, James O.	" "	9
Wilson, Mrs. Jean E.	Hamilton	13
Wilson, Mrs. Jean M.	St. Catharines	2
Wilson, John G.	Chicago, Ill.	20
Wilson, Executrix Estate Richard W.	Cobourg	5
Wilson, Mrs. Thomasina	Toronto	3
Wilson, Mrs. Thomasina, in trust for A. R. Wilson	"	1
Wingate, E. T.	"	1
Winger, Mrs. Mary A.	Ridgeway	5
Winter, Lewis C.	Pittsburgh, Pa.	2
Wise, Mrs. Clara J.	Redlands, Cal.	15
Wismer, Mrs. Asenath R.	Humberstone	15
Wiswell, Mrs. Mary H.	Halifax, N.S.	9
Wood, Mrs. Agnes	Fergus	13
Wood, Augustus T.	Hamilton	20
Wood, Bertram R.	"	20
Wood, Cecil G.	"	20
Wood, E. C. F., and Edith M. Wood, or the Survivor	Toronto	2
Wood, Howland	New York, N.Y.	10
Wood, John R.	Fergus	14
Wood, John S.	St. Catharines	40
Wood, Robt.	London, England	70
Wood, Thos. H.	Toronto	56
Wood, Exors. Estate Thos. R.	"	100
Wood, William	Freeport, L.I., N.Y.	70
Woodbury, Vincent	Timmins	5
Woodruff, Miss Ann H.	Lake Harbour, Mich.	6

Woodruff, Trustee Estate Richard.....	St. Catharines	60
Woods, Administrators Est. Miss Ann K.	Toronto	5
Woods, Sir James W.	"	64
Woods, Miss Mary C., and Miss Jessie M. Woods	"	5
Woods, Mrs. Maude G.	"	12
Workman, Mrs. Jane	St. Catharines	11
Workman, Mrs. Jane, in trust	" "	6
Woronock, Mrs. Annie	Brooklyn, N.Y.	10
Wragg, Executrices Estate Mrs. Amelia	Hamilton	1
Wragg, Miss Beatrice C.	"	1
Wright, Exors. Est. Henry J.	Toronto	10
Wright, James B., in trust	"	15
Wright, W. Hennell	Swanmore, England	3
Wynes, Edward F.	Niagara Falls, N.Y.	5
Yetter, Mrs. Jane R.	Stephen, Minn.	6
Young, Mrs. Bertha	Toronto	7
Young, Chas. C.	Ridgeway	8
Young, Mrs. Cora G.	"	7
Young, Mrs. Minnie	New York, N.Y.	28
Young, R.	Wigston, Eng.	120
Zalk & Josephs Realty Co'y	Duluth, Minn.	15
Zavitz, E. Arnold	Stevensville	24
Zavitz, Mrs. Mary E.	Sherkston	10
Zellers, A. Edward	New York, N.Y.	100
Zimmerman, J. Henry	Windsor	1

EDMONTON REGISTER

Name	*Address*	*No. of Shares*
Albers, W. H.	Wetaskiwin	5
Ardern, Mrs. Marion J.	Calgary	1
Atkin, Gilbert McI.	Banff	32
Biggs, Jesse C.	Edmonton	2
Blunt, Mrs. Frances A.	Pincher Creek	5
Boyer, Chas.	Wetaskiwin	5
Campbell, Hugh A	Calgary	5
Cheylesmore, Rt. Honourable Lord ..	Edmonton	10
Christiansen, Christian M.	Leduc	5
Cool, Benjamin	Carseland	127
Cooper, Percy	Edmonton	2
Ekberg, Andy	Wetaskiwin	8
Fear, Geo. M.	Banff	15
Fear, Wm. H.	"	15
Follett, Mrs. M. Elizabeth	Calgary	8
Hall, Morton E.	Edmonton	15
Harris, Mrs. Helen R.	Calgary	15
Heldal, Mrs. S. Elizabeth	Yeoford	7
Hueston, Miss Leila A.	Edmonton	6

Kirkpatrick, G. R. F.	Edmonton	21
Krutzfeldt, Carl	Wetaskiwin	10
Lavelle, Patrick, and Mrs. Matilda Lavelle, jointly	Redcliff	4
Lewis, Harold V.	Calgary	4
Lord, W. E.	Red Deer	50
MacDonald, Howard B.	Calgary	10
MacKay, Miss Maron I.	Calgary West	17
McCreight, Mrs. Edith	Red Deer	2
McDiarmid, J. W.	Wetaskiwin	5
McGillivray, Mrs. Eliza M.	Trochu	5
McLaren, Mrs. Ada B. Child	Calgary	15
Nelson, Miss Alice E.	Wetaskiwin	1
Nelson, Henry A.	"	2
Nelson, Nels	"	12
Parker, Chas. A.	Athabasca	6
Patterson, Ray E.	Forestburg	5
Paulin, Exors. Estate Geo.	Calgary	22
Pearce, Miss Frances	"	4
Pearce, William M.	"	22
Pearce's Limited	"	30
Poole, Ivan R.	"	10
Reid, Mrs. Olive S.	Calgary	2
Rosenroll, Mrs. F. Irene	Ferintosh	2
Sawle, Mrs. Clara	Edmonton	7
Small, Robt. H.	Acme	5
Srigley, Mrs. Pearl G.	Edmonton	6
Stevens, Miss F. Helen	Wayne	5
Tate, Mrs. Elizabeth	Bittern Lake	11
Thompson, Fearnley	Calgary	5
Thompson, Mrs. Lilian M.	"	17
Thompson, W. W.	"	25
Tipper, Mrs. Winifred E.	Byemore	2
Toreson, Thomas	Wetaskiwin	20
Toreson, Thomas, and Maude Lillian Toreson	"	10
White, Miss Edith M.	Edmonton	8
Woods, Jas. H.	Calgary	20

MONTREAL REGISTER

Name	*Address*	*No. of Shares*
Arnoldi, Miss Gertrude	Montreal	3
Arnoldi, Miss Helen	"	3
Bancroft, Mrs. Dorothy, Treasurer Ministering Children's League	Quebec	4
Bohan, John A.	Montreal	10

Boswell, Chas. E. A.	Quebec	2
Boulton, A. R. M., and the Royal Trust Co., Exors. and Trustees under the will of Mary E. King, probated Oct. 27th, 1914	"	138
Brady, Wm. J.	Beauce	20
British Colonial Fire Insurance Co.	Montreal	50
Chadburn, Herbert B.	"	5
Cheney, Wm. G.	"	70
Clergue, Miss Gertrude	"	2
Cole, Mrs. Agnes T.	"	50
Cream, Miss Rachel	Quebec	36
Davie, Geo. T., & Sons	Levis	10
Dean, Percy H.	Montreal	7
Drummond, Gerald I.	"	19
Frosst, Chas. E., Jr.	Westmount	10
Frosst, Miss Ruth	"	10
Frosst, Miss Stella	"	10
Fuller, Mrs. Emily St. G.	Montreal	20
Giblin, Mrs. Mary R.	Montreal	19
Gillespie, Walter E.	St. Johns	20
Hadley, Mrs. Hattie A.	Notre Dame de Grace	38
Hamilton, John	Quebec	100
Hamilton, Miss M. F. Vera	"	10
Hamilton, John, R. C. H. Cassels and Royal Trust Co., Trustees of Estate of Robt. Hamilton	"	43
Harding, Mrs. Ida	St. Pacome	110
Hodgson & Co., C. J.	Montreal	5
Howard, Theodore A.	Aylmer	5
Hubbell, Mrs. Edna A.	Notre Dame de Grace	46
Irwin, W. Eric C.	Westmount	15
King, Sydney	St. Pacome	110
Lemoine, Pierre R., and Anne M. G. L. Remillard, in trust	Quebec	7
Love, Rev. A. T.	"	1
Love, Geo. F.	"	2
Love, Mrs. Maud A.	"	7
Maclellan, John	Noranda	10
Marler, Herbert M.	Montreal	25
Montreal City & District Savings Bank	"	50
Moore, Frederick G.	Quebec	10
Munro, Mrs. Jean	Montreal	42
McDougall & Cowans	"	29
McMartin, Mrs. Mary C.	"	60
Nation, Mrs. Madeline	Montreal	10
National Trust Co., Ltd., Exors. and Trustees for Estate Allen Brown	"	5

National Trust Co., Ltd., and R. C. H. Cassels, Trustees for Mrs. M. H. Longmore	Montreal	50
Owen, Mrs. Enid S. H.	"	12
Paterson, Mrs. Marion J.	Hamstead	10
Phillips, Robt. T.	Masson	25
Richardson, Mrs. Alice D.	Westmount	2
Richardson, Exors. Estate John A.	Montreal	49
Richarson, Miss Margaret	Quebec	5
Riordon, Mrs. Amy L.	Montreal	2
Robertson, Alex.	Quebec	7
Robertson, Mrs. Margaret G.	Westmount	25
Ross, Mrs. Ethel A.	Montreal	29
Royal Trust Co., in trust	"	30
Royal Trust Co., Trustees under deed of transfer by C. E. A. Boswell, dated July 22nd, 1915	Quebec	12
Royal Trust Co., W. E. C. Irwin, R. H. Irwin, Trustees for the A. D. Irwin Trust under deed of transfer, dated Feb. 23rd, 1927	Montreal	5
Savage, Mrs. Marion D.	Montreal	25
Scott, Arthur H.	"	25
Shore, Rev. Henry M.	"	3
Simon, Herman	Westmount	100
Stag Shoe Co., Ltd., The	Montreal	5
Stormont, John, Jr.	Westmount	45
Strang, Mrs. Williamina C. C.	Quebec	12
Tessier, Auguste	Rimouski	10
Toronto General Trusts Corporation, for account Ethel A. Ross	Montreal	29
Webster, Mrs. Jean F.	"	10
Welch, Miss Catherine	Quebec	7
Whitehead, Alfred B.	"	55
Whitehead, A. W.	"	55
Whitehead, J. L.	"	55

REGINA REGISTER

Name	*Address*	*No. of Shares*
Aitken, Mrs. Elizabeth G.	Saskatoon	4
Bogue, Mrs. Charlotte E.	Moose Jaw	4
Bourns, James L.	Fort Qu'Appelle	65
Dillon, James	Fort Qu'Appelle	20
Dulmage, Edgar H.	Wilkie	1

Eddy, Wm. F.	Regina	10
Eddy, Mrs. Winnifred	"	5
Fawcett, C. C., or Martha Z. Fawcett, and Survivor	Piapot	2
Fawcett, Mrs. Martha Z.	"	4
Fletcher, Harry	Saskatoon	5
Fraser, Mrs. Jean F.	Outlook	12
Goodale, Miss Marion	Saskatoon	3
Jacques, Miss Hazel	North Battleford	5
Kinch, Richard	Saskatoon	10
Kneefe, Mrs. Teresa M.	Mazenod	12
Lainsbury, John W.	Piapot	4
Langdale, Harry	Balgonie	10
Langdale, Lewis	"	5
Langford, Mrs. Olive E.	Saskatoon	6
Lovesy, Mrs. Margaret	Piapot	3
MacKenzie, Mrs. Agnes S. V.	Regina	20
Miller, Ernest W.	Fort Qu'Appelle	8
Mitchell, Mrs. Mary B.	Macoun	18
Moyer, Mrs. Margaret	Alsask	1
McEntyre, Jas. E.	Fort Qu'Appelle	22
McEntyre, Miss Margaret E.	" "	25
Poirier, Joseph	Saskatoon	70
Shaw, Elmer	Abernethy	50
Sinclair, Alfred	Broadview	1
Sloan, Mrs. Myrtle	Richardson	11
Smith, Charles E.	Regina	5
Smith, Miss Ruth N.	Moose Jaw	8
Strudwick, Ernest	Fort Qu'Appelle	7
Strudwick, Ralph	" "	7
Warren, John H.	Wilkie	1
Willson, Herbert	Fort Qu'Appelle	5
Willson, Mrs. Letitia D.	" "	1

VANCOUVER REGISTER

Name	*Address*	*No. of Shares*
Arnoldi, Miss Christiana P.	Vancouver	3
Bailey, Mrs. Gertrude	"	5
Ballentine, Mrs. Mary D.	North Vancouver	5
Bancroft, Mrs. Margaret	Vancouver	3
Bell, W. Oliphant	"	10
Benson, Miss Aileen M.	Victoria	28

Bickell, Mrs. Bertha L.	Vancouver	7
Bolster, Estate Miss Frances I.	Victoria	2
Boyer, Mrs. Emily H.	Nelson	30
Brodie, Francis A., Trustee	Vancouver	2
Brown, Mrs. Clare M.	"	8
Bubar, Mrs. Norah	Kettle Valley	4
Buckerfield, Edward E.	Vancouver	10
Cameron, Miss Mary H.	Nelson	10
Cassie, Mrs. Elizabeth J., Administratrix	Victoria	3
Christie, Henry W.	Vancouver	20
Colegrave, S. J.	Chase	31
Crocker, Mrs. Amy B.	Vancouver	10
Dawson, Wade & Co., Ltd.	Vancouver	25
Dobree, Mrs. Bina M.	Pender Island	16
Edwards, Miss Amy M. A. R.	North Vancouver	46
Edwards, Mrs. Grace	" "	4
Ellis, Wm.	Victoria	32
Emerson, Robert	"	18
English, Mrs. Mary A.	Chilliwack	11
Fairfoull, Robt.	Merritt	10
Ferguson, Mrs. Estelle	Nelson	3
Fitzgibbon, Miss Frances	Victoria	20
French, C. St. G.	Duncan	2
Furnell, Arthur	Vancouver	20
Furnell, Charles	"	20
Green, Frank W., M.D.	Cranbrook	10
Grubbe, Mrs. Eleanor G.	"	4
Hall, Miss Muriel A.	Sorrento	5
Hamilton, Chas. R.	Nelson	9
Hill, Mrs. Harriette E. G.	Vancouver	1
Hooper, Mrs. Emily C.	"	1
Houlgrave, Gerald	North Vancouver	40
Jenkins, Jos.	"	2
Keith, George E.	Terrace	14
Kelley, W. C.	West Summerland	10
Kelsey, Harold M., or Anna C., and the Survivor	Sidney	10
Lewin, F. G.	Vancouver	21
Long, John H.	Nelson	4
Lyall, Hugh B., and W. R. Grubbe	Cranbrook	4
Macdonald, Justice Wm. A.	Vancouver	100
Mare, Dennis	"	4
Mason, John J.	"	10
Morris, Mrs. Eliza	South Vancouver	20
McCreery, Mrs. Ada G.	Cranbrook	18
McDonald, Mrs. Frances M.	Vancouver	75

Paget, Mrs. Annie G.	Cranbrook	6
Paget, Miss Mary L.	"	4
Parkes, Mrs. May, or Joseph and Survivor	Vancouver	20
Parry, Ernest	"	10
Phipps, Mrs. Susan S.	Victoria	11
Phipps, Miss Victoria A.	"	10
Porritt, Frederick R.	"	23
Proctor, Mrs. Katharine M.	"	2
Prust, Robert B.	Fairmont Springs	10
Racey, Mrs. Kathleen E. L.	Vancouver	20
Renny, Miss Agnes	Victoria	6
Renny, Miss Catherine A.	"	6
Smith, Miss B. Eloise	Vancouver	14
Sorby, Miss Bessie S.	Sidney	4
Stewart, Miss L. Joyce	Vernon	20
Stewart, Robert H.	Vancouver	1
Tarr, Henry J.	North Vancouver	3
Tassie, Mrs. Adolphina T.	Vernon	14
Taynton, John H.	Invermere	5
Thompson, Mrs. Clara L.	Vancouver	5
Watts, Mrs. Consie Hamilton	Vernon	2
Wiggs, Frank Smith	Victoria	7
Wilkie, C. S.	"	50
Wilson, W. R.	Fernie	11

WINNIPEG REGISTER

Name	*Address*	*No. of Shares*
Aikins, Gordon H.	Winnipeg	261
Bain, Mrs. Louisa O.	"	11
Billett, Thomas R.	"	3
Budge, Mrs. Helen W.	Glenboro	10
Burbidge, Mrs. Susan M.	Winnipeg	20
Burwell Investments, Ltd.	"	5
Chechik, Leon, in trust for Diana Chechik	"	1
Dennistoun, R. M., and Alex. Bain	"	5
Duncan, A. D.	"	10
Edwards, J. A. M.	"	5
Gooderham, Melady & Sellars, Ltd.	"	70
Gray, W. Lyon	Brandon	11
Harmer, Mrs. Coralee	Portage la Prairie	6
Hood, Mrs. Sarah McC.	Winnipeg	12

Jones, Mrs. Margaret E.	Winnipeg	7
Kerr, Nettleton W.	Brandon	5
Mitchell, Chas. C.	"	6
Mitchell, Jas. S.	"	6
Mitchell, John C. P.	"	6
Mitchell, Mrs. Margaret McD.	"	30
Mitchell, Peter C.	"	50
Mortimer, Wm. C.	Winnipeg	50
McDonald, Mrs. Elleonora	"	32
National Trust Co., Ltd., Trustee Estate Charlotte I. Green-Armytage	"	62
Nelson, Mrs. Ida Matilda	Chater	5
Nelson, Mrs. Regina	"	10
Nelson, W. J.	"	10
Newcombe, Chas. K.	Winnipeg	25
Osler & Nanton Trust Co., and H. F. Osler, Trustees for H. F. Osler	"	34
Pepler, Mrs. Marion L.	"	6
Plewes, Ralph G.	"	10
Rodgers, Miss Rebecca	"	14
Ross, John L.	"	1
Stewart, Mrs. Mabel A.	Miniota	4
Sures, Fred M.	Winnipeg	27
Taylor, Mrs. Beatrice E.	"	1
Thomas, Luther W., and/or Florence Thomas, or the Survivor	St. Vital	10

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